

Proposed NU Business Name: **F. N. F. FASHAION**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: : Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ABDUL MOZID RAYHAN
Age	:	02-03-1997 (20Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	Nill
No. of siblings:	:	04Brothers and 01 Sister
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FARDOSH ARA
(iii) Father's name	:	MD:ABU SUFIYAIN
(iv) GB member's info	:	Branch:Chorparboty companiongong , Centre # 37(Female), Member ID: 3505, Group No: 03 Member since: 15/03/2001-2008 (07Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. 5 Years in own business. He has no years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845701646
Family's Contact No.	:	01814402272
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit, Feni .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FARDOSH ARA joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture

Proposed Nobin Udyokta Business Info

Business Name	:	F. N. F. FASHAION
Location	:	Alipur Road ,Namer Bazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 500,000 /-
Financing	:	Self BDT 430000/- (from existing business) 86% Required Investment BDT 70,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Security of the shop	:	50,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪After getting equity fund 01 will be appointed▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

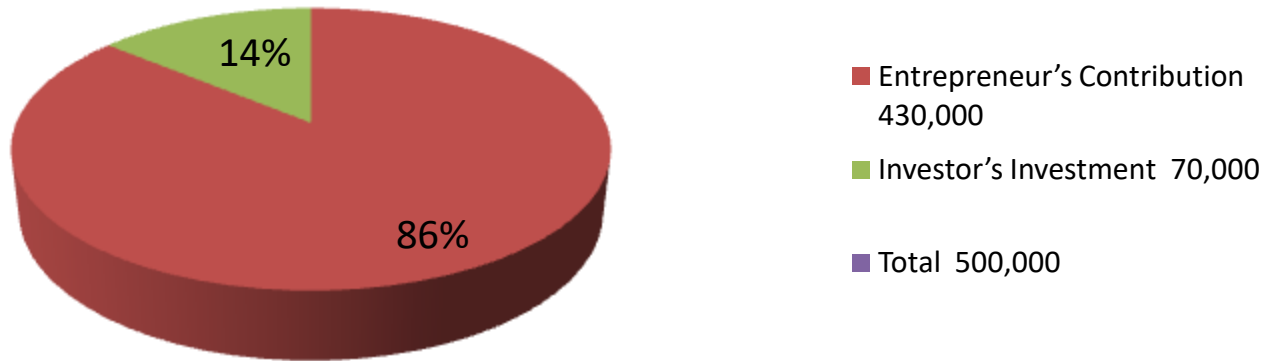
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments items	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less. Variable Expense			
Garments items	4000	120000	1440000
Total variable Expense (B)	4000	120000	1440000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000
Less. Fixed Expense			
Rent		2200	26400
Electricity bill		1000	12000
Transportation		4000	48000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		100	1200
Gird		100	1200
Generator		200	2400
Mobile bill		500	6000
Total fixed Cost (D)		18100	217200
Net Profit (E) [C-D]		11900	142800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	300	400	120000	100	300	30000	150000
Shart	200	300	60000	60	300	18000	78000
T-Shirt	800	100	80000	100	100	10000	90000
Gangi	1000	100	100000	0	0	0	100,000
Baby items	0		10000	0	0	0	10,000
Hosiery	0	0	30000	0	0	12000	42000
Security	0	0	30000		0	0	30,000
Total	0	0	430000	0	0	70,000	500,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd years
Revenue (sales)					
Garments items	7950	238500	2862000	3005100	3155355
Total Sales (A)	7950	238500	2862000	3005100	3155355
Less. Variable Expense					
Garments items	6360	190800	2289600	2404080	2524284
Total variable Expense (B)	6360	190800	2289600	2404080	2524284
Contribution Margin (CM) [C=(A-B)]	1590	47700	572400	601020	631071
Less. Fixed Expense					
Rent		2200	26400	26400	26400
Electricity Bill		1200	14400	14600	14800
Transportation		4500	54000	54200	54400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		100	1200	1200	1200
Gird		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile Bill		700	8400	8600	8800
Total fixed Cost (D)		24000	288000	288600	289200
Net Profit (E) [C-D]		23700	284400	312420	341871
Investment payback			28000	28000	28000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	284400	312420	341871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		256,400	540,820
	Total Cash Inflow	354,400	568,820	882,691
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	256,400	540,820	854,691

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill :05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Delduar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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এফ এন্ড এফ ফ্যাশন

এখানে জিন প্যান্ট, শার্ট, টি-শার্ট, গেঞ্জি, পাঞ্জাবী ইত্যাদি পাওয়া যায় এবং ফেন্টস সামগ্রী পাইকারী ও খুচরা বিক্রি করা হয়।

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FAMILY PICTURE

