

Proposed NU Business Name: **ALIF FASHION**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Shush anta Kumar Bish



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.NIJAM UDDIN</b>
Age	:	13-01-1987 ( 29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	06 Brother 01 Sister
Address	:	Villa: Joynarawonpur P.O: Razapur ,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	:	<b>MOMAYNA KHATUN</b>
(iii) Father's name	:	<b>AMDHADUL HOQ</b>
(iv) GB member's info	:	Branch:Razapur,Dagonbhuyain , Centre # 09(Female), Member ID:3122, Group No: 04 Member since: 18/08/1993-2000 (07Years) First loan: BDT 3000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:Nil
(v) Who pays GB loan installment	:	Mother
(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	:	09 years experience in running business. 12 Years in own business. He has 03 years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845-129701
Family's Contact No.	:	01827-911966
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMAYNA KHATUN** joined Grameen Bank since 07 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALIF FASHION</b>
Location	:	Marvelous super marlet,RazapurBazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 4,70,000/-
Financing	:	Self BDT 4,10,000/- (from existing business) 87% Required Investment BDT 60,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 06 ft= 60 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

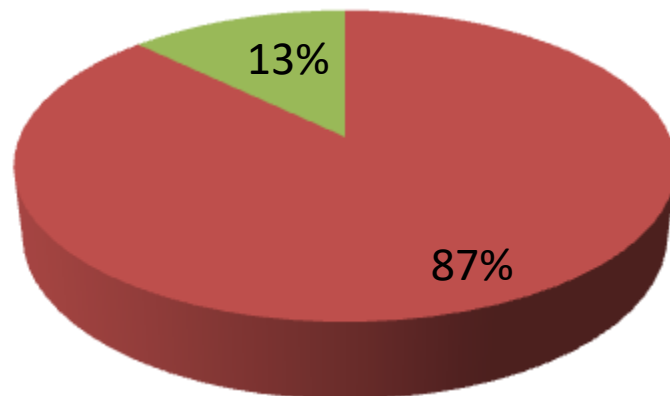
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Garments items	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Garments items	3200	96000	1152000
<b>Total variable Expense (B)</b>	3200	96000	1152000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		1200	14400
Electricity bill		700	8400
Transportation		1500	18000
Salary (self)		5000	60000
		0	0
Entertainment		500	6000
Guard		30	360
Generator		0	0
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		9330	111960
<b>Net Profit (E)= [C-D]</b>		14670	176040

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	200	400	80000	75	400	30000	110000
Shirt	50	500	25000	25	400	10000	35000
T-Shirt	300	400	120000	50	400	20000	140000
Shari	50	800	40000	0	0	0	40,000
Gangi	100	150	15000	0	0	0	15,000
Hosiery	0	0	30000	0	0	0	30000
Others	0	0	50000	0	0	0	50000
Security	0	0	50000	0	0	0	50,000
<b>Total</b>	700	2250	410000	0	0	60,000	470,000

## Source of Finance



■ Entrepreneur's Contribution 410,000

■ Investor's Investment 60,000

■ Total 470,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Garments items	7360	220800	2649600	2782080	2921184
<b>Total Sales (A)</b>	7360	220800	2649600	2782080	2921184
<b>Less Variable Expense</b>					
Garments items	5888	176640	2119680	2225664	2336947.2
<b>Total variable Expense (B)</b>	5888	176640	2119680	2225664	2336947.2
<b>Contribution Margin (CM) [C=(A-B)</b>	1472	44160	529920	556416	584236.8
<b>Less Variable Expense</b>					
Rent		1200	14400	14400	14400
Electricity Bill		900	10800	11000	11200
Transportation		1700	20400	20600	20800
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Gird		30	360	360	360
Generator		0	0	0	0
Mobile Bill		600	7200	7400	7600
<b>Total fixed cost (D)</b>		14930	179160	179760	180360
<b>Net Profit (E)= [C-D]</b>		29230	350760	376656	403876.8
<b>Investment Payback</b>			<b>24000</b>	<b>24000</b>	<b>24000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	350760	376656	403876.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		326,760	679,416
	<b>Total Cash Inflow</b>	410,760	703,416	1,083,293
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	24000
3	<b>Net Cash Surplus</b>	326,760	679,416	1,059,293

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest













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# FAMILY PICTURE

