

Proposed NU Business Name: **TAKWOA FASHION**



Project identification and prepared by: Md. Shahadat hosain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST .LAILY BEGUM
Age	:	05-03-1983(33 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	1 Gal 1 Boy
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Dhukerkul P.O: Donbari P.S:Donbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST :RABEA BAGUM
(iii) Father's name	:	MD :HASAN ALLI
(iv) GB member's info	:	Branch: chalas modupur , Centre # 08(Female), Member ID: 1346, Group No: 05 Member since: 2005 -2014(09Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 25,000 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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01998188295
Family's Contact No.	:	01859528428
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST RABEA BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

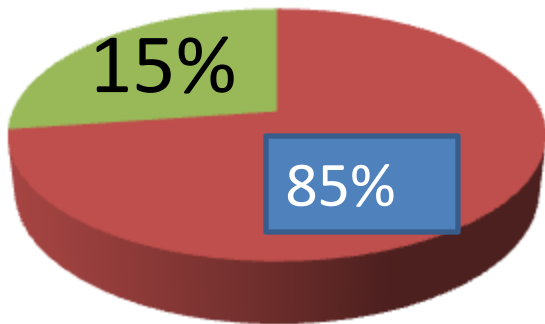
Business Name	:	TAKWOA FASHION
Location	:	kamillea Market,Donbari Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 520,000
Financing	:	Self BDT 440,000(from existing business) 85% Required Investment BDT 80,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 8 ft= 80 Square ft
Security of the shop	:	250,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shart,Pant,Panjabi,T- Shart Etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The Shop is Rented▪Collects goods from dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart,Pant,Panjabi,T- Shart Etc	7,000	210,000	2520,000
	0	0	0
Total Sales (A)	7,000	210,000	2520,000
Less. Variable Expense			
Shart,Pant,Panjabi,T- Shart Etc			
	5,600	168,000	2016,000
	0	0	0
Total variable Expense (B)	5,600	168,000	2016,000
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		0	0
Transportation		2000	24,000
Entertainment		500	6,000
Genaretor		150	1,800
Bank service Charge		0	0
Total fixed Cost (D)		12,050	144,600
Net Profit (E) [C-D]		29,950	359,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shart	100p	300	30,000	70p	300	20,000	50,000
Pant	100p	400	40,000	50p	400	20,000	60,000
Panjabi	100p	500	50,000	70p	300	20,000	70,000
FORK	100p	300	30,000	100p	200	20,000	50,000
T-Shart	100p	200	20,000				20,000
Others			20,000				20,000
Security			250,000				
Total	500p		440,000			80000	520,000



Entrepreneur
Investment:440,000
Investor Investment:80,000
Total Investment:520,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Shart,Pant,T-Shart etc	8000	240,000	2880,000	3024,000
Total Sales (A)	8000	240,000	2880,000	3024,000
Less. Variable Expense				
Shart,Pant,T-Shart etc	6400	192,,000	230,4000	2419,200
Total variable Expense(B)	6400	192,000	230,4000	2419,200
Contribution Margin (CM) [C=(A-B)	1600	48,,000	576,000	604,800
Less. Fixed Expense				
Rent		4,000	48,000	48,000
Electricity Bill		200	2,400	2,400
Mobile Bill		200	2,400	2,400
Salary (self)		5000	60,000	60,000
Transportation		2000	24,000	30,000
Entertainment		500	6,000	7,200
Genaretor		150	1,800	1,800
Gurd		0	0	0
Total Fixed Cost		12,050	144,600	153,000
Net Profit (E) [C-D)		35,950	431,400	451,800
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	431,400	451,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		383,400
	Total Cash Inflow	511,400	835,200
2	Cash Outflow		
2.1	Purchase of Product	80000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	383,400	787,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

