

Proposed NU Business Name: **FATEYMA FASHION**



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ALA UDDIN
Age	:	02-05-1985(25 Years)
Education, till to date	:	Class five
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	04 Brothers.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companigong, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATAYMA BEGUM
(iii) Father's name	:	LETE:CHAND MIA
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 6(Female), Member ID: 1025, Group No: 01 Member since: 2007 to 2012 till (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: Nill
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	14years experience in running business. 08 years is won business. He has 06 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823575126
Family's Contact No.	:	01830278567
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

FATAYMA BEGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

Proposed Nobin Udyokta Business Info

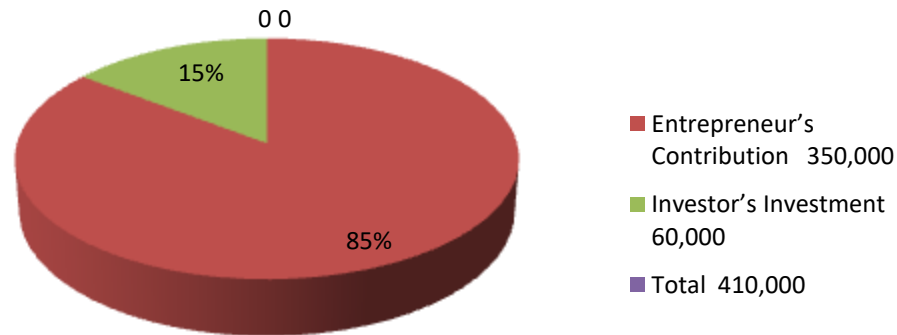
Business Name	:	FATAYMA FASHION
Location	:	Mosgid market, chowdharyhat, Nohakhali.
Total Investment in BDT	:	BDT 410000/-
Financing	:	Self BDT 350000/- (from existing business) 83% Required Investment BDT 60000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
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 sale.▪ The business is operating by entrepreneur. Existing 01 employees.▪ one will be appointed after receiving equity money.▪ 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 Exp.			
Garments items	4000	120000	1440000
Total Variable exp. (B)	4000	120000	1440000
Contribution Margin CM [C= (A-B)]	1000	30000	360000
less fixed exp.			
Rent		2000	24000
Electricity bill		500	6000
Transportation		1500	18000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		150	1800
Gird		100	1200
Generator		300	3600
Mobile bill		500	6000
total fixed cost (D)		15050	180600
Nit profit		14950	179400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sari	50	2000	100000	10	2000	15000	115000
Tangilsari	25	800	20000	15	800	12000	32000
Lungi	50	300	15000	50	300	15000	30000
Shart	60	400	24000	5	1000	5,000	29,000
Than Cloths	200	60	12000	50	60	3,000	15,000
Baby items	0	0	80000	0	0	5,000	85,000
Sit cloths	150	60	9000	0	0	5,000	14,000
Cosmetices	0	0	20000	0	0	0	20,000
Others	0	0	20000	0	0	0	20,000
Security	5	0	50000	0	0	0	50,000
Total	0	0	350000	0	0	60,000	410,000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Garments items	8475	254250	3051000	3203550	3363727.5
Total Sales (A)	8475	254250	3051000	3203550	3363727.5
less variable Expenses					
Garments items	6780	203400	2440800	2562840	2690982
Total variable Expenses (B)	6780	203400	2440800	2562840	2690982
Contribution Margin (CM)= (A-B)	1695	50850	610200	640710	672745.5
Less Fixed Expenses					
Rent		2000	24000	24000	24000
Electricity bill		700	8400	8600	8800
Transportation		2000	24000	24200	24400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		150	1800	1800	1800
Gird		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
Total Fixed Cost		20950	251400	252000	252600
Net Profit (E) (C-D)		29900	358800	388710	420145.5
Investment Payback			24000	24000	24000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	358800	388710	420145.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		334,800	699,510
	Total Cash Inflow	418,800	723,510	1,119,656
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
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	334,800	699,510	1,095,656

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :15 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

