

Proposed NU Business Name: **ALVI FASHION**



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	:	ABDULLAH AL SHARIF
Age	:	01-01-1991(27Years,09 Months)
Education, till to date	:	B.Com
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	03Brothers,
Address	:	Vill:Gobindhapur P.O: Ramnagor,P.S: Dagobhuyain 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	:	RAHALA BEGUM
(iii) Father's name	:	MD:NURNOBI
(iv) GB member's info	:	Branch:, Dagonbhuyain, Centre # 27 (Female), Member ID:2865, Group No: 03 Member since: 2008-2016 (05Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 100000 Outstanding loan:0
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	0 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01617799328
Family's Contact No.	:	01868437110
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHALA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

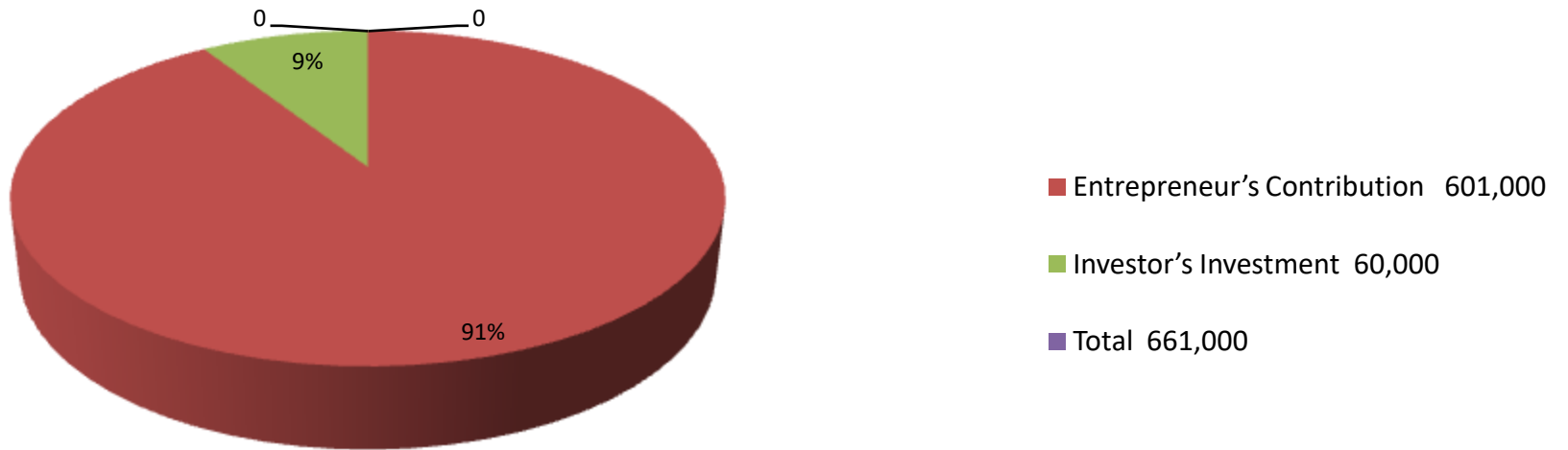
Business Name	:	ALVI FASHION
Location	:	New school market,saberhat,Noyakhali
Total Investment in BDT	:	BDT 6,41,000/-
Financing	:	Self BDT 5,81,0000/- (from existing business) 85% Required Investment BDT 60,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 15% gain on sales▪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	7000	210000	2520000
Total Sales (A)	7000	210000	2520000
Less Variable Expense			
Garments items	5950	178500	2142000
Total variable Expense (B)	5950	178500	2142000
Contribution Margin (CM) [C=(A-B)]	1050	31500	378000
Less Variable Expense			
Rent		1700	20400
Electricity bill		1200	14400
Transportation		5000	60000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		120	1440
Generator		400	4800
Mobile bill		500	6000
Total fixed cost (D)		19120	229440
Net Profit (E)= [C-D]		12380	148560

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sari	10	8000	80000	0	0	0	80000
Three pices	50	800	40000	0	0	0	40000
Seat cloths	150	60	9000	0	0	20000	29000
Germents items	0	0	50000	0	0	20000	70000
Lungi	50	500	25000	0	0	0	25000
Than cloths	100	80	8000	0	0	20000	28000
Shirt	70	1200	84000	0	0	0	84000
Pant	100	1000	100000	0	0	0	100000
Print Sari	250	500	125000	0	0	0	125000
Security	0	0	80000	0	0	0	80000
Total			601000			60000	661000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Garments items	11080	332400	3988800	4188240
Total Sales (A)	11080	332400	3988800	4188240
Less Variable Expense				
Garments items	9418	282540	3390480	3560004
Total variable Expense (B)	9418	282540	3390480	3560004
Contribution Margin (CM) [C=(A-B)	1662	49860	598320	628236
Less Variable Expense				
Rent		1700	20400	20400
Electricity bill		1500	18000	18200
Transportation		5500	66000	66200
Salary (self)		5000	60000	62000
Salary(staff)		10000	120000	120000
Entertainment		200	2400	2400
Gird		120	1440	1440
Generator		400	4800	4800
Mobile bill		700	8400	8600
Total fixed cost (D)		25120	301440	304040
Net Profit (E)= [C-D]		24740	296880	311724
Investment Payback			36000	36000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	296880	311724
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		260,880
	Total Cash Inflow	356,880	572,604
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)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	260,880	536,604

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 07 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













