

## Proposed NU Business Name: **SOHAID FASSION GALLERY**



Project identification and prepared by: Md.Nasir uddin sheikh  
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



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

Name	:	<b>OMOR FARUK SOHAG</b>
Age	:	06/03/1983 ( 34 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 Brother 04 Sisters
Address	:	Vill: Baspara Nodir kul, P.O: Rejumiah Bazar, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(i) Who is GB member	:	<b>SOKHINA BEGUM</b>
(ii) Mother's name	:	<b>LATE:MD.SOFIULLAH</b>
(iii) Father's name	:	Branch: Pathan nager, Centre # 25/(Female),
(iv) GB member's info	:	Member ID:3353, Group No: 02 Member since: 03-04-1999--2006 First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 0,00/-
Further Information:		Mother
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-760760
Mother's Contact No.	:	01873-912726
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOKHINA BEGUM** joined Grameen Bank since 11 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

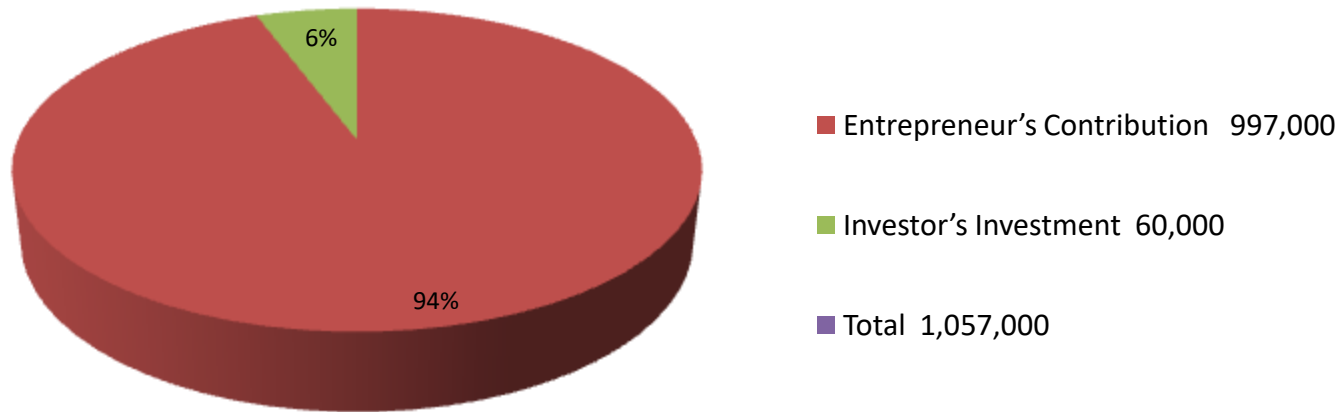
Business Name	:	<b>SOHAID FASSION GALLERY</b>
Location	:	Collage Road, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 10,57000/-
Financing	:	Self BDT 9,97,000/- (from existing business) 94% Required Investment BDT,60,000(as equity) 6%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 10 ft. = 250 square ft
Security of the shop	:	400,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like shirt,pant,t shirt,etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 1 employee.</li> <li>▪He is doing his business in Renting place.</li> <li>▪Collects goods from Dhaka,Chitagong.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
shirt,pant,t shirt,etc	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
shirt,pant,t shirt,etc	2400	72000	864000
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		2500	30000
Electric Bill		1500	18000
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		0	0
Guard		100	1200
Generator		500	6000
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>13000</b>	<b>156000</b>
<b>Net Profit (E)= [C-D]</b>		<b>5000</b>	<b>60000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pant large	210,000	35,000	245,000
Pant small	240,000	25,000	265,000
Shirt large	50,000	0	50,000
Shirt small	52,000	0	52,000
T shirt	45,000	0	45,000
Security	400,000	0	400,000
	0	0	0
	0	0	0
	0	0	0
<b>Total</b>	<b>997,000</b>	<b>60,000</b>	<b>1,057,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
shirt,pant,t shirt,etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
ladies hill,ladies flat,jents choti, jents shoe,Etc.	2800	84000	1008000	1058400	1111320
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Less Fixed Expense</b>					
Rent		2500	30000	30000	30000
Electric Bill		1500	18000	18300	18600
Transportaion		100	1200	1260	1323
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		0	0	0	0
Gard		100	1200	1200	1200
Generator		500	6000	6000	6000
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>13000</b>	<b>150000</b>	<b>150460</b>	<b>150923</b>
<b>Net Profit (E)= [C-D]</b>		<b>8000</b>	<b>96000</b>	<b>100800</b>	<b>105840</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	96,000	100800	105840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72000	148800
	<b>Total Cash Inflow</b>	<b>156,000</b>	<b>172,800</b>	<b>254,640</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>72,000</b>	<b>148,800</b>	<b>230,640</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jinjira, Birulia, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







