

# Proposed NU Business Name: **NEW SHAHIN COLLECTION**



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

Name	:	<b>MD. SHAMIM RAHMAN</b>
Age	:	19-01-1986(30 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	2 Brother's 2 Sister's
Address	:	Vill: Baniyapara P.O: Ghatail P.S:Ghatail 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	:	<b>MRS.ANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD.ABDUL MALEK</b>
(iv) GB member's info	:	Branch:Ghatail, Centre # 77(Female), Member ID: 5614, Group No: 07 Member since: 28-08-1993(18Years) First loan: BDT 3,000 Taka.
Further Information:		Existing loan: 130,000 Outstanding loan: 32760
(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.)	:	None
Business Experiences and Training Info	:	08 years experience in running business. He Has No Trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-420393
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA** Joined Grameen Bank Since 22 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

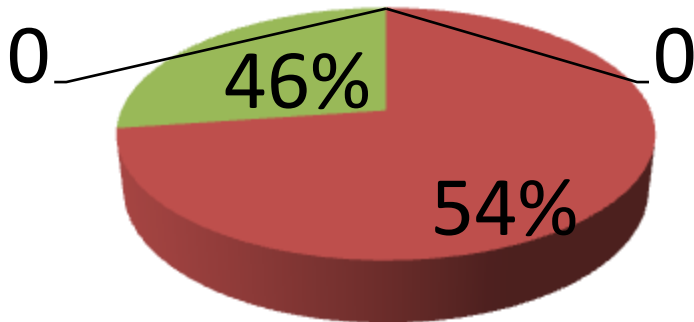
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NEW SHAHIN COLLECTION</b>
Location	:	Bazar Road,Ghatail , Tangail.
Total Investment in BDT	:	BDT 950,000 Taka
Financing	:	Self BDT 650,000 (from existing business) 54% Required Investment BDT 300,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 10,000 Taka.
Proposed Salary	:	BDT 10,000 Taka.
Size of shop	:	10 ft x 30 ft= 200 Square ft
Security of the shop	:	25,000 taka.
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,Panjabi,Frog,Baby Set,Trawjar,Etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No Employee.</li><li>▪The shope is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Shirt,Pant,T-Shirt,Panjabi,Frog,Baby Set,Trawjar,Etc.	6,000	180,000	2160000
	0	0	0
	0	0	0
<b>Total Sales (A)</b>	6,000	180,000	2160000
<b>Less. Variable Expense</b>			
Shirt,Pant,T-Shirt,Panjabi,Frog,Baby Set,Trawjar,Etc.	4,800	144,000	1728000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	4,800	144,000	1728000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,200	36,000	432000
<b>Less. Fixed Expense</b>			
Rent		8250	99,000
Electricity Bill		1000	12,000
Mobile Bill		300	3,600
Salary (self)		10000	120,000
Salary (stuff)		0	0
Transportation		2000	24,000
Entertainment		300	3,600
Genaretor		200	2,400
Guard		100	1,200
<b>Total fixed Cost (D)</b>	<b>0</b>	22150	265,800
<b>Net Profit (E) [C-D]</b>		<b>13,850</b>	<b>166,200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shirt	200	450	90,000	100	450	45,000	135,000
Pant	100	450	45,000	100	450	45,000	90,000
Panjabi	100	450	45,000			0	45,000
Frog	150	800	120,000			0	120,000
T-Shirt	200	250	50,000	0	0	0	50,000
baby Set	150	150	22,500			0	22,500
Trawjar	50	250	12,500			0	12,500
Others	1	65,000	65,000	0	0	0	65,000
Winter Item	0	0	0	1	210,000	210,000	210,000
Security	1	200,000	200,000			0	200,000
<b>Total</b>	<b>952</b>	<b>267,800</b>	<b>650,000</b>	<b>201</b>	<b>210,900</b>	<b>300,000</b>	<b>950,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:650,000**  
**Investor Investment:300,000**  
**Total Investment:950,000**

**Financial Projection (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Shirt,Pant,T-Shirt,Panjabi,Frog,Baby Set,Trawjar,Etc.	<b>7000</b>	<b>210000</b>	<b>2520000</b>	<b>2646000</b>	<b>2778300</b>
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Sales (A)</b>	<b>7000</b>	<b>210000</b>	<b>2520000</b>	<b>2646000</b>	<b>2778300</b>
<b>Less. Variable Expense</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Shirt,Pant,T-Shirt,Panjabi,Frog,Baby Set,Trawjar,Etc.	<b>5600</b>	<b>168000</b>	<b>2016000</b>	<b>2116800</b>	<b>2222640</b>
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total variable Expense (B)</b>	<b>5600</b>	<b>168000</b>	<b>2016000</b>	<b>2116800</b>	<b>2222640</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1400</b>	<b>42000</b>	<b>504000</b>	<b>529200</b>	<b>555660</b>
<b>Less. Fixed Expense</b>					
<b>Rent</b>		<b>8250</b>	<b>99000</b>	<b>103950</b>	<b>109147.5</b>
<b>Electricity Bill</b>		<b>1000</b>	<b>12000</b>	<b>12600</b>	<b>13230</b>
<b>Mobile Bill</b>		<b>350</b>	<b>4200</b>	<b>4410</b>	<b>4630.5</b>
<b>Salary (self)</b>		<b>10000</b>	<b>120000</b>	<b>126000</b>	<b>132300</b>
<b>Salary( stuff)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Transportation</b>		<b>2000</b>	<b>24000</b>	<b>25200</b>	<b>26460</b>
<b>Entertainment</b>		<b>350</b>	<b>4200</b>	<b>4410</b>	<b>4630.5</b>
<b>Generator</b>		<b>200</b>	<b>2400</b>	<b>2520</b>	<b>2646</b>
<b>Gurd</b>		<b>100</b>	<b>1200</b>	<b>1260</b>	<b>1323</b>
<b>Depriciation</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Cost</b>		<b>22250</b>	<b>267000</b>	<b>280350</b>	<b>294367.5</b>
<b>Net Profit (E) [C-D]</b>		<b>19750</b>	<b>237000</b>	<b>248850</b>	<b>261292.5</b>
<b>Investment Payback</b>			<b>120000</b>	<b>120000</b>	<b>120000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	237000	248850	261292.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		117000	245850
	<b>Total Cash Inflow</b>	537000	365850	507143
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	<b>Total Cash Outflow</b>	420000	120000	120000
<b>3</b>	<b>Net Cash Surplus</b>	117000	245850	387143

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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

Pictures

নবীন উদ্যোক্তা  
স্বাধীনতা পুরস্কার প্রাপ্ত

# শাহীন কালেকশন

১০১০ মোঃ শামীম রহমান























# FAMILY PICTURE