

Proposed NU Business Name: **MS SANI FASHION**



Project identification and prepared by: Sums Rumi,
Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. GOLAM MOSTOFA
Age	:	05-05-1988 (29 Years)
Marital status	:	Married
Education,till to day	:	H.S.C
Children	:	Nil
No. of siblings:	:	02Brother&02 sisters .
Address	:	Vill: Gokul P.O GokulP.S: Bogra Sharar Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST .MORIOM BEGUM
(iii) Husband's name	:	LATE SHIRAZUL ISLAM PRAMANIK
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 26(Female), Member ID:9866 Group No: 10 Member since: 01-10-2005(12 Years) First loan: BDT 10,000 /-, Existing loan: BDT 24,000/- Outstanding loan:Nil
Further Information:		
(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	:	04years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-329011
Father's Contact No.	:	01761-120794
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.MORIOM BEGUM joined Grameen Bank since 12 years ago. At first she took BD 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

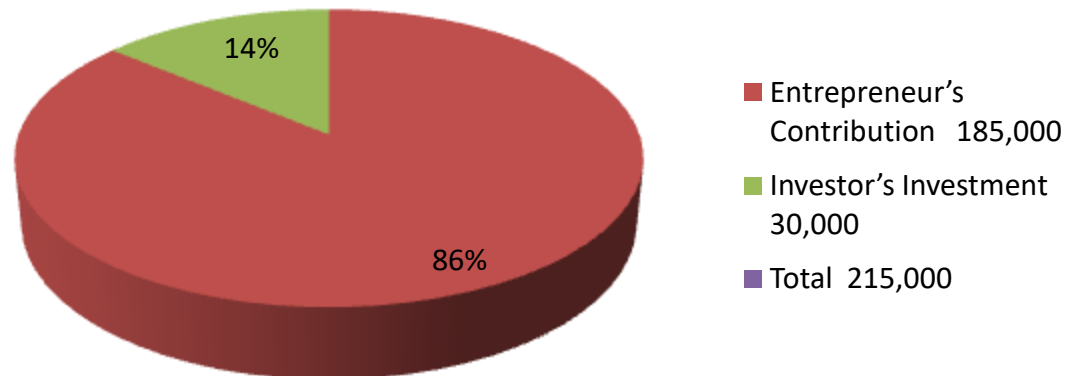
Business Name	:	MS SANI FASHION
Location	:	: Gokul P.O Gokul ,Bogra.
Total Investment in BDT	:	BDT 215,000/-
Financing	:	Self BDT 185,000/- (from existing business) 86 % Required Investment BDT 30,000/- (as equity) 14 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BD 5,000
Size of shop	:	8 ft x 8 ft= 64 square ft
Security of the shop	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; shirt ,Pant and others product and sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sale	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Product cost	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		100	1,200
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		17,000	204,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Three piece	50	400	20,000	0	0	0	20,000
Pant	300	500	150,000	0	0	0	150,000
				0	0	0	
Small Dress	50	100	5,000	0	0	0	5,000
Jaket	0	0	0	50	500	25,000	25,000
Others	0	0	0	1	5000	5,000	5,000
				1	0	0	
Total	0		185,000	0		30,000	215,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Purshase cost	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		100	1,200	1,200	1,200
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,000	84,000	84,000	84,000
Net Profit (E) [C-D]		29,000	348,000	369,600	392,280
Investment Payback			12,000	12,000	12,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	348,000	369,600	392,280
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		336,000	693,600
	Total Cash Inflow	378,000	705,600	1,085,880
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	336,000	693,600	1,073,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop Bago para,Bogra
shadar,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

