

Proposed NU Business Name: **AD FASHION**



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Project verified by: Md. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Akram Hossain
Age	:	01-01-1997 (21 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	NILL
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Borocow P.O:Ulochola ,P.S: kaligonj Dist: Gagipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST: Nilofa Begum
(iii) Father's name	:	Md: Firoz Vhuyia
(iv) GB member's info	:	Branch: Kaligonj, Centre # 69(Female), Member ID: 2521 , Group No: 02 Member since: 12-05-2001 (16 Years) First loan: BDT = 5,000 /- Last loan:BDT=70000/- Outstanding loan:=Nill
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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01864-251398
Family's Contact No.	:	01710-110532
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MSt: Nilofa Begum joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	A D Fashion
Location	:	L.K Plaza,Dakshinkhan ,Dhaka
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 400,000/- (from existing business) 80 % Required Investment BDT100,000/- (as equity) 20 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 08 ft= 128 square ft
Security of the shop	:	5,00000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant,Shirt,T-Shirt,Pazabi,Frok,Plazu,Zaket etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Ranted .▪Collects goods from Karanigonj.▪Agreed grace period is 3 months.

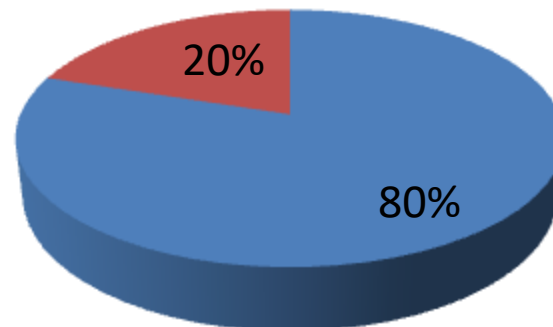
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments	4,500	135,000	1,620,000
	0	0	0
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Garments	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		10,000	120,000
Electricity Bill		3000	36,000
Transportation		1,500	18,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		20,500	246,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Pant	220	600	132000	Pant	50	600	30000	162,000
Shirt	250	400	100000	Shirt	40	400	16000	116,000
T-Shirt	50	250	12500	T-Shirt	40	250	10000	22,500
Panzabi	50	1200	60000	Panzabi	10	1200	12000	72,000
Plajo	50	180	9000	Plajo	5	180	900	9,900
Foruk	20	500	2000	Foruk	2	500	1000	3,000
Hoti suiter	10	280	3000	Hoti suiter	5	280	1400	4,400
Ladis Suiter	50	400	20000	Ladis Suiter	15	400	6000	26,000
Jackets	40	1100	50000	Jackets	15	1100	16500	66,500
Advenced Security	0	0	0	Advenced Security	0	0	0	0
Others			11500	Others			6200	17,700
Total			400,000	Total			100000	500,000

Source of Finance

■ Entrepreneur's contibution 400000 ■ Investor's Investment 100000 ■ Total 500000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Garments	5,500	165,000	1,980,000	2,079,000	2,182,950
0	0	0	0	0	0
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Garments	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		10,000	120,000	120,000	120,000
Electricity Bill		3150	37,800	39,690	41,675
Transportation		1,650	19,800	20,790	21,830
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		20,900	250,800	254,340	258,057
Net Profit (E) [C-D]		12,100	145,200	161,460	178,533
Investment Payback			24,000	24,000	24,000

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	100,000		
1.2	Net Profit	145,200	161,460	178,533
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		121,200	258,660
	Total Cash Inflow	245,200	282,660	437,193
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	124,000	24,000	24,000
3	Net Cash Surplus	121,200	258,660	413,193

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business : 05 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

