

## Proposed NU Business Name: **FASHION HUT**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Md Arif Hossain</b>
Age	:	12-03-1986 ( 31 Years)
Education, till to date	:	Honours
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Borobag ,P.O: Uttorkhan ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	A.R. Hasna Banu
(iii) Father's name	:	A.R.S.M Ali Akbar
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 16 (Female), Member ID: 1641/4 , Group No: 03 Member since: 03-06-1997 ( 20 Years) First loan: BDT = 5,000 /- Last Loan= 40,000/- Outstanding loan:= 13,450/-
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.	:	01670-931689
Family's Contact No.	:	01627-400750
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**A.R Hasna Banu** joined Grameen Bank since 20 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	:	Fashion Hut
Location	:	Borobag,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 575,000/-
Financing	:	Self BDT 325,000/- (from existing business) 57% Required Investment BDT 250,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pant,T-Shirt,Shirt etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>One</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Buying House,Bongobazar</li><li>▪Agreed grace period is 3 months.</li></ul>

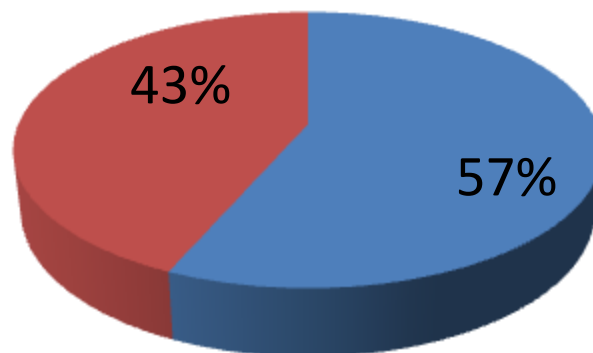
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments Products	5,000	150,000	1,800,000
	0	0	0
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Garments Products	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		300	3,600
Transportation		1,500	18,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		8,000	96,000
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>20,800</b>	<b>249,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,200</b>	<b>110,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Jins Pant	150	400	60000	Jins Pant	80	400	32,000	92,000
Gvaidin Pant	120	400	48000	Gvaidin Pant	85	400	34,000	82,000
T-Shirt	135	120	16200	T-Shirt	100	120	12,000	28,200
Polo Shirt	115	150	17250	Polo Shirt	80	150	12,000	29,250
Shirt	70	350	24500	Shirt	75	350	26,250	50,750
Trouser	75	250	18750	Trouser	75	250	18,750	37,500
Soyeter	150	250	37500	Soyeter	110	250	27,500	65,000
Jacket	85	350	29750	Jacket	85	350	29,750	59,500
Baby Dress	90	150	13500	Baby Dress	90	150	13,500	27,000
Advance Security	1	5000	5000				0	5,000
Others			54550	Others			44,250	98,800
<b>Total</b>			<b>325,000</b>				<b>250,000</b>	<b>575,000</b>

## Source of Finance

■ Entrepreneur's contibution 325000   ■ Investor's Investment 250000   ■ Total 575000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Garments Products	6,000	180,000	2,160,000	2,268,000	2,381,400
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>					
Garments Products	4,800	144,000	1,728,000	1,814,400	1,905,120
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		315	3,780	3,969	4,167
Transportation		1,500	18,000	18,000	18,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		8000	96,000	100,800	105,840
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>20,865</b>	<b>250,380</b>	<b>255,999</b>	<b>261,899</b>
<b>Net Profit (E) [C-D]</b>		<b>15,135</b>	<b>181,620</b>	<b>197,601</b>	<b>214,381</b>
<b>Investment Payback</b>			<b>100,000</b>	<b>100,000</b>	<b>100,000</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	250,000		
1.2	Net Profit	181,620	197,601	214,381
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		81,620	179,221
	<b>Total Cash Inflow</b>	<b>431,620</b>	<b>279,221</b>	<b>393,602</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	<b>Total Cash Outflow</b>	<b>350,000</b>	<b>100,000</b>	<b>100,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>81,620</b>	<b>179,221</b>	<b>293,602</b>

# SWOT ANALYSIS

## **S**TRENGTH

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





















# FAMILY PICTURE

