Proposed NU Business Name: TOA FASHION



Project identification and prepared by: Sirajul Islam, Elenga Unit, Tangail

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	SOHEL RANA		
Age	:	28-12-1991 (23 Years)		
Education, till to date	:	HSC Pass		
Marital status	:	Single		
Children	:	N/A		
No. of siblings:	:	1 Brother and 3 Sisters		
Address	:	Vill: Rouha P.O: Elenga P.S: Kalihati Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father ROHIMA BEGUM BELAYET HOSSAIN Branch: Palima Kalihati, Centre # 51 (Female), Member ID: 3635/1, Group No: 03 Member since: 16-02-1988 (27 Years) First loan: 3,000 taka.		
Further Information:		Existing loan: BDT 10,000 Outstanding loan: BDT 9,340 Mother		
(v) Who pays GB loan installment (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		Five years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income		Mother's income (Agriculture)
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01912-574611
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rohima Begum is a member of Grameen Bank since 27. years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info				
:	TOA FASHION			
:	Bolla Road, Elenga, Kalihati, Tangail			
:	BDT 3,00,000			
:	Self BDT 2,00,000 (from existing business) 67%			
	Required Investment BDT 1,00,000 (as equity) 33%			
:	BDT 5,000			
:	BDT 5,000			
:	 The business is planned to be scaled up by investment in existing cloths like; Shirt, Pant, Panjabi, T-Shirt, Kids cloth, scarf, Jacket etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Dhaka, Keranigonj. Agreed grace period is 4 months. 			
	:			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Shirt, Pant, Panjabi, T-Shirt, Kids cloth, scarf,					
Jacket etc	3,000	90,000	1,080,000		
Total Sales (A)	3,000	90,000	1,080,000		
Less. Variable Expense					
Shirt, Pant, Panjabi, T-Shirt, Kids cloth, scarf,					
Jacket etc	2,400	72,000	864,000		
Total variable Expense (B)	2,400	72,000	864,000		
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000		
Less. Fixed Expense					
Rent		3,000	36,000		
Electricity Bill		300	3,600		
Generator Bill		300	3,600		
Mobile Bill		300	3,600		
Transportation		1,500	18,000		
Salary (self)		5,000	60,000		
Entertainment		300	3,600		
Others		100	1,200		
Total fixed Cost (D)		10,800	129,600		
Net Profit (E) [C-D)		7,200	86,400		

investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Shirt,	15,000	15,000	30,000			
Pant	40,000	40,000	80,000			
T-Shirt	10,000	10,000	20,000			
Kids Cloth	10,000	10,000	20,000			
Scarf, Punjabi, etc	25,000	25,000	50,000			
Security	1,00,000	-	1,00,000			
Total	2,00,000	1,00,000	3,00,000			

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Shirt, Pant, Panjabi, T-Shirt, Kids					
cloth, scarf, Jacket etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Shirt, Pant, Panjabi, T-Shirt, Kids					
cloth, scarf, Jacket etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		300	3,600	4,000	4,500
Generator Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		2,500	30,000	32,000	34,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	5,200	5,500
Guard		100	1,200	1,500	1,800
Total Fixed Cost		16,150	193,800	197,700	201,800
Net Profit (E) [C-D)		13,850	166,200	180,300	195,100
Investment Payback			40,000	40,000	40,000

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

SI#	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	166,200	180,300	195,100
1.3	Depreciation (Non cash item)		-	1
1.4	Opening Balance of Cash Surplus		126,200	266,500
	Total Cash Inflow	266,200	306,500	461,600
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	126,200	266,500	421,600

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 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

Local competitors;

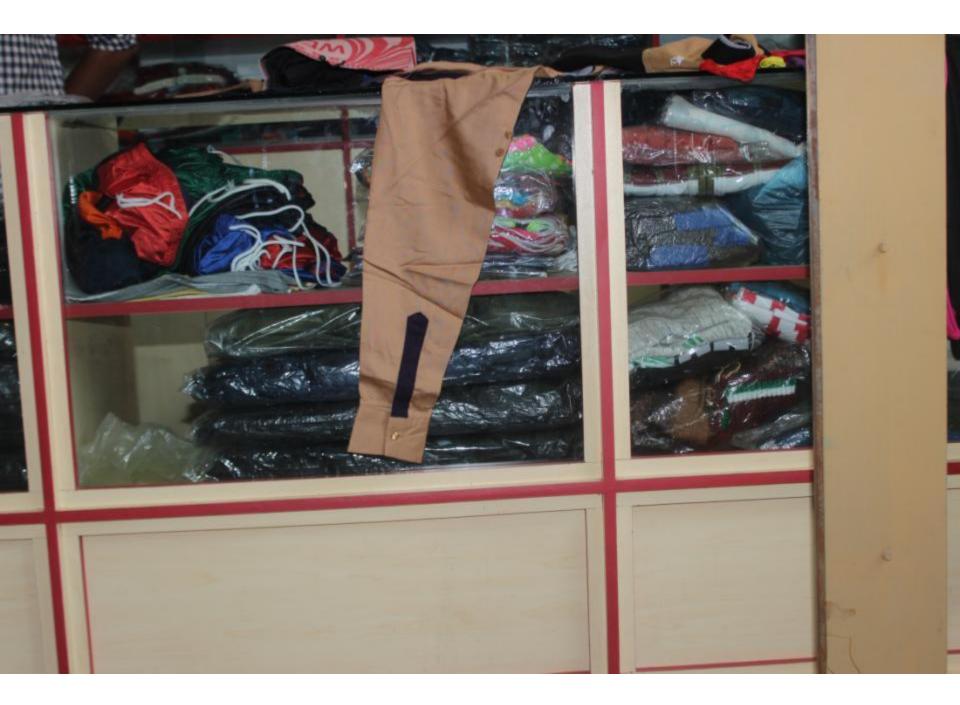
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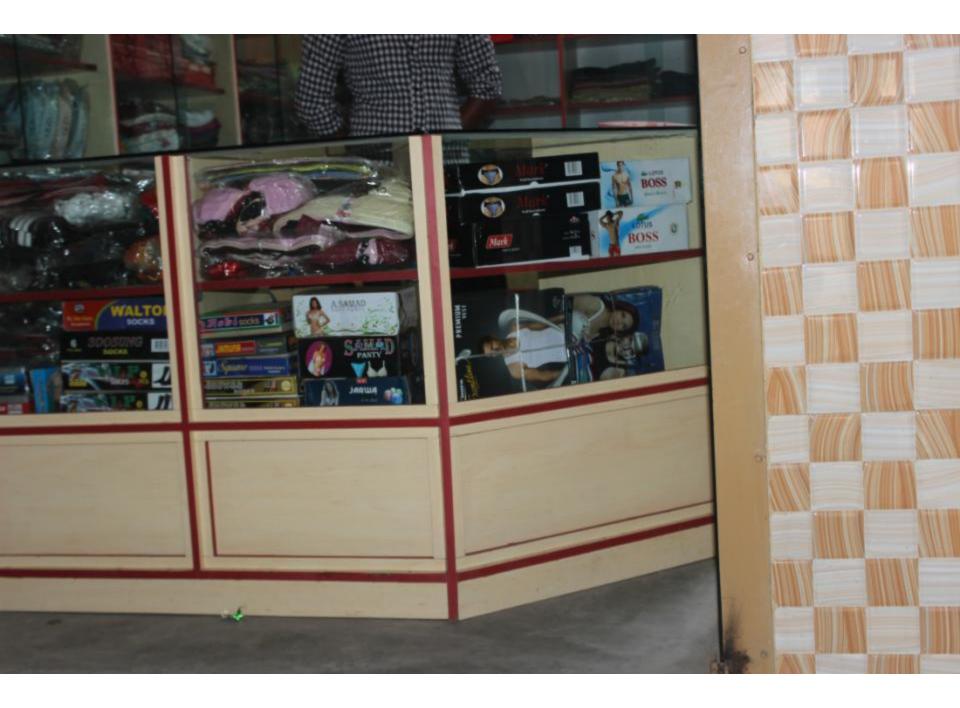
















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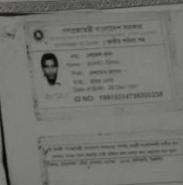
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FAMILY PICTURE

