

SAMIR FASHION



Project prepared by: Md. Mohiuddin Rubel , Dhigor
Unit

Project Verified By :Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AKHTER HOSSAIN
Age	:	12-02-1982 (33 Years)
Education, till to date	:	CLASS 10
Marital status	:	Married
Children	:	None
No. of siblings:	:	5 Sisters
Present Address	:	Vill: East Pakutia P.O:D-Pakutia 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	:	MRS. LAILY BEGUM
(iii) Father's name	:	MD. BELAYET HOSSAIN
(iv) GB member's info	:	Branch: Pakutia Centre # 03 (Female), Member ID: 1051, Group No: 02 Member since: 03-02-1985 to 01-01-2001 (16 Years) First loan: 1,500 taka.
Further Information:	:	Outstanding loan: Nill
(v) Who pays GB loan installment	:	Nill No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Two years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01796323702
Brother Contact No.	:	01719117220
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST LAILY BEGUM is a member of Grameen Bank since 16 years. At first she took 1,500 taka loan from Grameen Bank. Mrs Laily Begum gradually took loan from GB. Utilize loan in business and Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	SAMIR FASHION
Location	:	Ma Market Pakutia, Ghatail, Tangail.
Total Investment in BDT	:	BDT 180,000 taka.
Financing	:	Self BDT 100,000(from existing business) 64% Required Investment BDT 80,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka
Proposed Salary	:	BDT 5,000Taka
Size of shop		15 ft*15 ft=225 square ft
Sequiry of the shop		BDT 50,000 Taka
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing product like; shirt, pant, t-shirt, baby set, sweeter, cap, under ware, ganji, bay pant, three quater, panjabi etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing one employee. ▪Collects goods from dhaka. ▪The shop is rented. ▪Agreed grace period is 4 months.

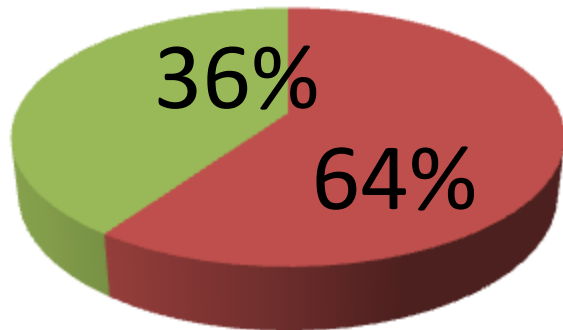
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt, pant, t-shirt, baby set, sweeter, cap, under ware, ganji, bay pant, three quarter, panjabi etc..	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
shirt, pant, t-shirt, baby set, sweeter, cap, under ware, ganji, bay pant, three quarter, panjabi 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		1,000	12,000
Electricity Bill		400	4,800
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		2,000	24,000
Transportation		2,000	24,000
generator		200	2,400
guard		100	1,200
Entertainment		300	3,600
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D]		6500	78000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt=65*350	22750	30000	52750
pant=97*450	3650	20000	23650
T-shirt=68*120	8160	10000	18160
baby set=40*135	5400		5400
Sweeter=15*350,	5250	10000	35250
panjabi=12*600	7200		7200
Under ware, genji, monkey cap, Baby pant, Three quarter	47590	10000	57590
Total	100,000	80,000	180,000

Source of Finance



Entrepreneur's Contribution:100,000

Investor's Investment: 80,000

Total Investment: 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Shirt, pant, t-shirt, baby set, sweeter, cap, under ware, ganji, bay pant, three quarter, panjabi etc..	4,500	135,000	1,620,000	1,701,000
Total Sales (A)	4,500	135,000	1,620,000	1,701,000
Less. Variable Expense				
Shirt, pant, t-shirt, baby set, sweeter, cap, under ware, ganji, bay pant, three quarter, panjabi etc..	3,600	108,000	1,296,000	1,360,800
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		700	8,400	9,000
Mobile bill & SMS Monitoring		1000	12,000	12,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000
Transportation		2,000	24,000	24,000
Generator		200	2,400	2,400
guard		100	1,200	1,200
Entertainment		400	4,800	1,800
Total Fixed Cost		14,400	172,800	170,400
Net Profit (E) [C-D]		12,600	151,200	169,800
Investment Payback			45,000	45,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	151,200	169,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		106,200
	Total Cash Inflow	231,200	276000
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	45,000	45,000
	Total Cash Outflow	125,000	45,000
3	Net Cash Surplus	106,200	231,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 02 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;

Pictures



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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আক্তার হোসেন
Name: MD. AKTER HOSEN
পিতা: মোঃ বেলায়েত হোসেন
মাতা: মোসাঃ লাইলী বেগম
Date of Birth: 12 Feb 1982

ID NO: 9312817112366

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী স্বাক্ষরিত করা
কোনো পত্রমা গুলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
বাসা: গ্রাম/সাক: পূর্ব লাকুটিয়া, পূর্ব লাকুটিয়া, ডাকঘর: ডি লাকুটিয়া - ১৯৮২,
গাজীপুর, টাঙ্গাইল


স্বাক্ষরিত কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০১/০৮/২০০৮



FAMILY PICTURE

