

Proposed NU Business Name: **DAY NIGHT FASHION**



Project identification and prepared by: Md. Shah Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL MANNAN
Age	:	06-02-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 daughter 1 Son
No. of siblings:	:	1 Sister 3 Brother
Address	:	Vill: joypur para, P.O: Dupchachia, P.S: Dupchachia, Dist: Bogra
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. MOMENA
(iii) Father's name	:	MD. SUKUR ALI
(iv) GB member's info	:	Branch: Gobindapur Dupchachia, Centre # 55(Female), Member ID: 3656/1, Group No: 02 Member since: 20-05-2004 (12 Years) First loan: BDT - 5000
Further Information:		Existing Loan: BDT 18000, Outstanding loan: NIL
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-285040
Mother's Contact No.	:	01757-976835
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOMENA joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DAY NIGHT FASHION
Location	:	Dupchachia new market, bogra
Total Investment in BDT	:	BDT 270000/-
Financing	:	Self BDT 1,70,000/-(from existing business) 63% Required Investment BDT 100,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cloth item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

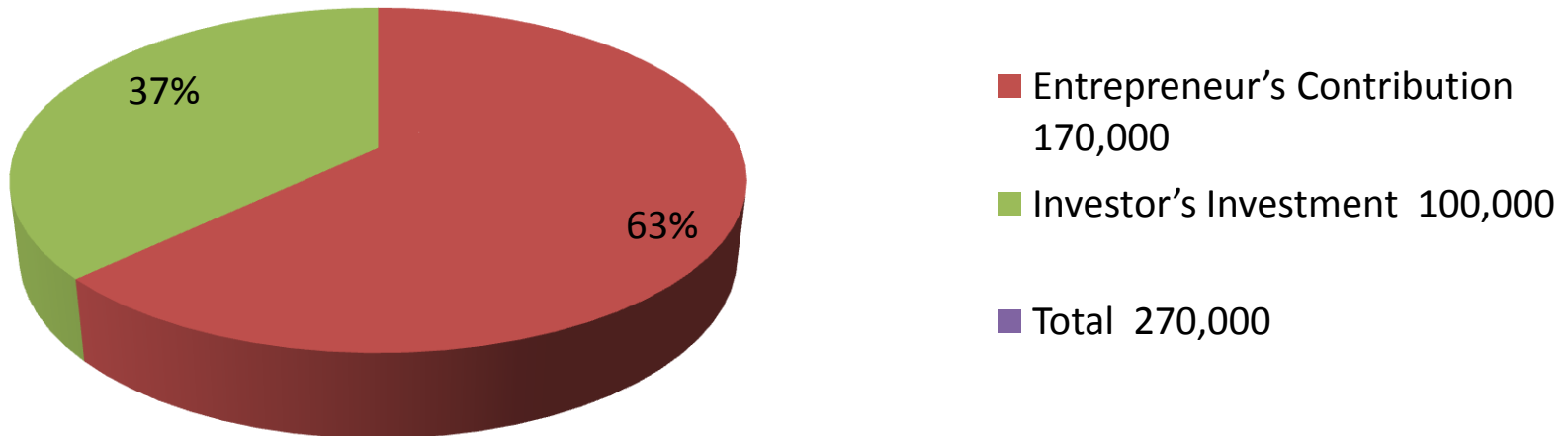
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	4500	135000	1620000
Total sales (A)	4500	135000	1620000
Less Variable Exp.			
Cloth item	3825	114750	1377000
Total Variable exp. (B)	3825	114750	1377000
Contribution Margin CM [C= (A-B)]	675	20250	243000
less fixed exp.			
Rent		1700	20400
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		5000	60000
Entertainment		500	6000
Guard		200	2400
Genaretor		100	1200
Mobile		400	4800
total fixed cost (D)		13900	166800
Net profit (E) [C-D]		6350	76200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pant	100	600	60,000	50	600	30,000	90,000
Shirt	75	400	30,000	50	400	20,000	50,000
Panjabi	65	500	32,500	35	500	17,500	50,000
Genji	50	1000	50,000	30	400	12,000	62,000
Others	120	120	14,400				
Security			55,000				55,000
Total	410		170,000	165		100,000	270,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Cloth Item	7700	231000	2772000	2910600
Total Sales (A)	7700	231000	2772000	2910600
less variable Expenses				
Cloth Item	6545	196350	2356200	2474010
Total variable Expenses (B)	6545	196350	2356200	2474010
Contribution Margin (CM)= (A-B)	1155	34650	415800	436590
Less Fixed Expenses				
Rent		1700	20400	20400
Electricity bill		500	6000	16000
Transportation		600	7200	35000
Salary (self)		5000	60000	60000
Salary (staff)		10000	120000	120000
Entertainment		700	8400	8400
Guard		300	3600	3600
Genaretor		200	2400	2400
Mobile		500	6000	7400
Total Fixed Cost		19500	234000	273200
Net Profit (E) (C-D)		15150	181800	163390
Investment Payback			60000	60000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	181,800	163,390
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		121,800
	Total Cash Inflow	281800	285190
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	121,800	225190

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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



Day Night Fashion



A Joke



FILA
BOSS
BOSS

Fashion jeans

ROY

Real Boy
Smart
FILA
FILA SPORTS



JOIN THE EXP EDITION

WAR IS

MAN

BACK 2 BACK

Man in a red polo shirt standing behind the counter.

Man in a light green polo shirt and white cap standing behind the counter.

PARICE
Mark
StarPlus
RUPA
RUPA
JOCKEY
Mark

FILA
FILA
RUPA
FILA
StarPlus
FILA
Rolex

FILA
StarPlus
BOSS
BOSS
FILA
FILA

INVICTA

Red plastic stool.

Red plastic stool.



FAMILY PICTURE

