

Proposed NU Business Name: **M S FASHION**



Project identification and prepared by: Md Golam Rosul,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ROMAN AKONDO
Age	:	29-08-1982 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	3 Brother & 1 Sisters
Address	:	Vill: Gopalnogor, P.O: Rikabi Bastar, P.S: Munshigonj, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAMSUNNAHAR
(iii) Father's name	:	MD USMAN GONI
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 66 (Female), Member ID: 6326/2, Group No: 01 Member since: 01-02-2013 (03 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: 30,000/- Outstanding loan: 18,010/-
(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	:	04 years experience in running business. He has hand training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-335565
Family's Contact No.	:	01838-887665
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMSUNNAHAR joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M S FASHION
Location	:	Gopalnogor, Rikabi Bazaar, Munshigonj
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/- (from existing business) 67% Required Investment BDT 100,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 Square ft
Implementation	:	<ul style="list-style-type: none">▪ Kids cloth manufacturer.▪ Average 40% gain on sales.▪ The business is operating by entrepreneur. Existing 4 artisans.▪ One artisans will be appointed.▪ The shop is owned.▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months.

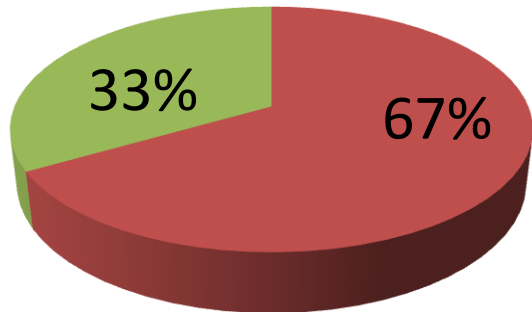
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	145,000	1,740,000
Total Sales (A)	145,000	1,740,000
Less. Variable Expense		
Cloths	87,000	1,044,000
Total variable Expense (B)	87,000	1,044,000
Contribution Margin (CM) [C=(A-B)]	58,000	696,000
Less. Fixed Expense		
Electricity Bill	2,500	30,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	3,000	36,000
Entertainment	300	3,600
Salary (staff)	40,000	480,000
Total fixed Cost (D)	51,100	613,200
Net Profit (E) [C-D]	6,900	82,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Keralin	800	50	40,000	600	50	30,000	70,000
AC Net	1500	65	97,500	500	65	32,500	130,000
Shirting	1000	25	25,000	0	0	0	25,000
Soft Net	250	120	30,000	300	120	36,000	66,000
Others	1	7500	7,500	1	1500	1,500	9,000
Total	3551		200,000	1,401		100,000	300,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense				
Cloths	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	72,000	864,000	907,200	952,560
Less. Fixed Expense				
Electricity Bill	2,500	30,000	3,100	32,000
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	4,000	48,000	50,000	52,000
Entertainment	300	3,600	4,000	4,500
Salary (staff)	47,000	564,000	564,000	564,000
Total Fixed Cost	59,100	709,200	685,100	717,000
Net Profit (E) [C-D]	12,900	154,800	222,100	235,560
Investment Payback		40,000	40,000	40,000

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	154,800	222,100	235,560
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		114,800	296,900
	Total Cash Inflow	254,800	336,900	532,460
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	114,800	296,900	492,460

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 4 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
Political unrest

Pictures



























প্রথম পৃষ্ঠা

আবাস: ৩৪২/১ গারি

৩৫, ৩৬, ৩৭, ৩৮, ৩৯, ৪০, ৪১, ৪২, ৪৩, ৪৪, ৪৫

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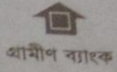
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোহাম্মদ রোমান আজাদ
Name: Md Roman Azad
পিতা: মোঃ কামাল হুদা
মাতা: নাহিদুল হুদা
Date of Birth: 29 Aug 1982
ID NO: 5925602147971

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের দায়িত্বে রয়েছে। জাতীয় পরিচয়পত্রটি হারিয়ে গেলে
কোনও পরেতে সেসে নিষিদ্ধ করে অধিনে করা যেতে পারে।
ক্রিয়াকার: জাতীয় পরিচয়পত্র, জাতীয় পরিচয়পত্র, জাতীয় পরিচয়পত্র - ১৫০১,
জাতীয় পরিচয়পত্র, জাতীয় পরিচয়পত্র, জাতীয় পরিচয়পত্র

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: ১৫/০৯/২০০৬

১৫/০৯/২০০৬



গ্রামীণ ব্যাংক

সহকারী পরিচালক, ঢাকা

সহজ ঋণের পাশ বই

নাম: মোহাম্মদ নূরুজ্জামান
 ঋণী নাম: ৩৩৬৩/২
 গ্রেপ নাম: ১
 কেন্দ্র নাম: ৩৩/৬
 কেন্দ্রের নাম: মোহাম্মদ নূরুজ্জামান
 বই ইস্যুর তারিখ: ১৫/০৯/১৬
 শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

FAMILY PICTURE

