

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



Project identification and prepared by: Md. Habil Uddin Shah,  
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



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

Name	:	<b>MD. SHAMIM</b>
Age	:	7-3-1994 (23 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	2 Brothers, 1 Sister
Address	:	Vill:Baghapur Purba, P.O: Abdullahpur,P.S:Keraneegonj,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	:	<b>MST RAHIMA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Basta , Centre # 18(Female), Member ID: 3378/1, Group No: 09 Member since: (10Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	6 years experience in running business. He has no Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818041547
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranegonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST RAHIMA BEGUM** joined Grameen Bank since 7 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	:	<b>TAHSAN FASHION</b>
Location	:	Monoyara plaza, Rusulpur bazar
Total Investment in BDT	:	BDT 345,000/-
Financing	:	Self BDT 275,000/-(from existing business) 80% Required Investment BDT 70,000/-(as equity) 20%
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"><li>▪The business is planned to be scaled up by investment in existing goods like; cloths item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

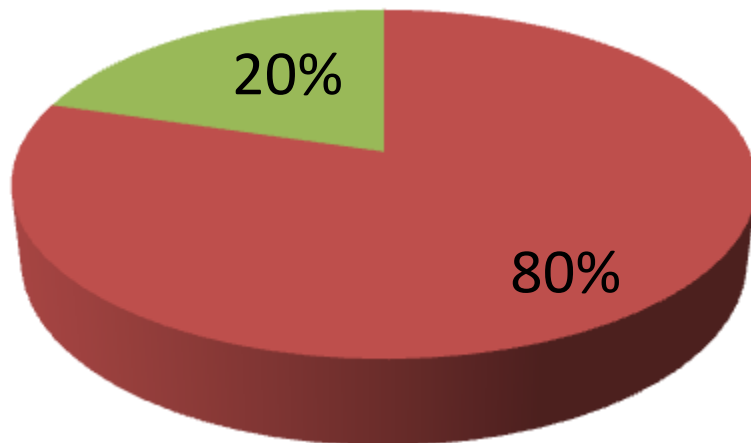
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth item & bags	3985	119550	1434600
<b>Total sales (A)</b>	<b>3985</b>	<b>119550</b>	<b>1434600</b>
<b>Less Variable Exp.</b>			
Cloth item & bags	3188	95640	1147680
<b>Total Variable exp. (B)</b>	<b>3188</b>	<b>95640</b>	<b>1147680</b>
<b>Contribution Margin CM [C= (A-B)]</b>	<b>797</b>	<b>23910</b>	<b>286920</b>
<b>less fixed exp.</b>			
Rent		4000	48000
Electricity bill		1500	18000
Transportation		3000	36000
Salary (self)		5000	60000
Salary (staff)		2000	24000
Entertainment		200	2400
Guard		150	1800
Genaretor		600	7200
Mobile		200	2400
<b>total fixed cost (D)</b>		<b>16650</b>	<b>199800</b>
<b>Net profit (E) [C-D]</b>		<b>7260</b>	<b>87120</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Frock	1000	150	150,000	100	350	35,000	185,000
pant	50	300	15,000			0	15,000
Shirt	100	200	20,000			0	20,000
long frock	200	200	40,000	100	350	35,000	75,000
Security			50,000				50,000
<b>Total</b>	<b>1350</b>		<b>275,000</b>	<b>200</b>		<b>70,000</b>	<b>345,000</b>

## Source of Finance



- Entrepreneur's Contribution 275,000
- Investor's Investment 70,000
- Total 345,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item& bags	4895	146850	1762200	1850310	1942826
<b>Total Sales (A)</b>	<b>4895</b>	<b>146850</b>	<b>1762200</b>	<b>1850310</b>	<b>1942826</b>
less variable Expenses					
Cloth item & bags	3916	117480	1409760	1480248	1554260
Total variable Expenses (B)	3916	117480	1409760	1480248	1554260
<b>Contribution Margin (CM)= (A-B)</b>	<b>979</b>	<b>29370</b>	<b>352440</b>	<b>370062</b>	<b>388565.1</b>
<b>Less Fixed Expenses</b>					
Rent		4000	48000	48000	48000
Electricity bill		1500	18000	18000	18000
Transportation		3246	38952	38952	38952
Salary (self)		5000	60000	60000	60000
Salary (staff)		2000	24000	24000	24000
Entertainment		387	4644	4644	4644
Guard		150	1800	1800	1800
Genaretor		600	7200	7200	7200
Mobile		300	3600	3600	3600
Total Fixed Cost		17183	206196	206196	206196
<b>Net Profit (E) (C-D)</b>		<b>12187</b>	<b>146244</b>	<b>163866</b>	<b>182369.1</b>
Investment Payback			<b>28000</b>	<b>28000</b>	<b>28000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	146,244	163,866	182369.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118,244	254110
	<b>Total Cash Inflow</b>	216244	282110	436479.1
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	
3	<b>Net Cash Surplus</b>	118,244	254110	408479.1

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 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

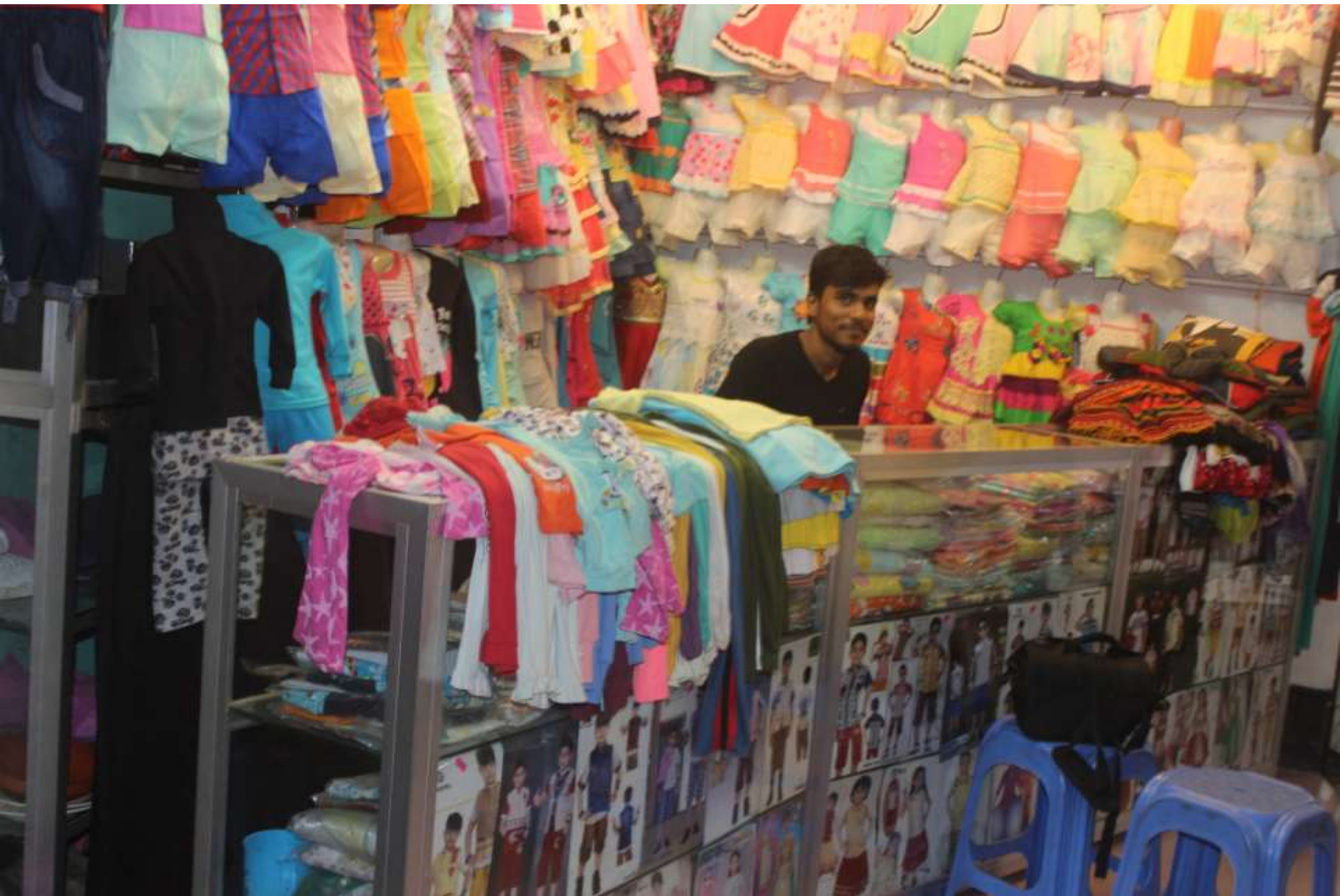
Theft  
Fire  
Political unrest

Pictures















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



নাম: মোঃ শামিম  
 Name: MD. SHAMIM  
 পিতা: মোঃ আব্দুল হকিম  
 মাতা: মেসারঃ হিজিরা বেগম  
 Date of Birth: 07 May 1994  
 ID NO: 19942613813000189

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা বা অন্যভাবে হস্তান্তর করা হলে তা বাতিল করা হবে।  
 বিধান: বাংলাদেশ সরকারি পত্র, সরকারি কার্যালয়, ঢাকা - ১০১১, বাংলাদেশ, ঢাকা।

স্বাক্ষরিত:   
 প্রধানমন্ত্রীর কার্যালয়: ০১/০৯/২০১৫



স্বাক্ষরিত  
 জাতীয় পরিচয়পত্র  
 নং: ১৯৯৪/২৬/১৩৮১/৩০০০/১৮৯  
 স্বাক্ষরিত: মোঃ হিজিরা বেগম  
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 মোঃ হিজিরা বেগম

স্বাক্ষরিত: হিজিরা  
 মোঃ হিজিরা

# FAMILY PICTURE

