

Proposed NU Business Name: **MUKTA FASHION**



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Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOAZZEM HOSSEIN
Age	:	(Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: MaiKhola, Poshimpara P.O: Dighunia P.S: Tangail Sadar , 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	:	KOMOLA
(iii) Father's name	:	MOFIZ UDDIN
(iv) GB member's info	:	Branch: Bamaghan Pur Tangail , Centre # 48(Female), Member ID: 5215, Group No: 08 Member since: 01-05-1988 (29 Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: BDT , Outstanding loan: BDT 42980
(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.)	:	None
Business Experiences and Training Info	:	06 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.	:	01757-978389
Family's Contact No.	:	01728-286025
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOMOLA Joined Grameen Bank Since 29 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	MUKTA FASHION
Location	:	Hira Market, Tangail
Total Investment in BDT	:	BDT 680000
Financing	:	Self BDT 600000 (from existing business) 88% Required Investment BDT 80000 (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	14 ft x 08 ft= 112 Square ft
Security of the shop	:	BDT nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant, T shirt, Shirt, baby set, Panjabi etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employees.▪01 Will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

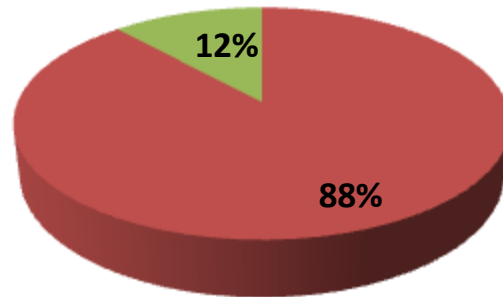
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant, T shirt, Shirt, baby set, Panjabi etc.	5200	156000	1872000
Total Sales (A)	5200	156000	1872000
Less Variable Expense			
Pant, T shirt, Shirt, baby set, Panjabi etc.	4160	124800	1497600
Total variable Expense (B)	4,160	124800	1497600
Contribution Margin (CM) [C=(A-B)]	1,040	31200	374400
Less Variable Expense			
Rent		6,500	78000
Electricity bill		1000	12000
Transportation		4,000	48000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		500	6000
Guard		200	2400
Generator		350	4200
Mobile bill		400	4800
Total fixed cost (D)		22,950	275400
Net Profit (E)= [C-D]		8,250	99000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Pant	100	750	75,000	1	30,000	30,000	105,000
T shirt	200	300	60,000	1	30,000	30,000	90,000
Shirt	150	550	82,500		0	0	82,500
Baby set	100	220	22,000	1	10,000	10,000	32,000
Winter cloth	50	550	27,500	0	0	0	27,500
Panjabi	39	550	21,450	1	10,000	10,000	31,450
Trouser	40	250	10,000	0	0	0	10,000
Security	1	300000	300,000	0	0	0	300,000
Others	1	1550	1,550	0	0	0	1,550
Total	681	0	600,000	4	0	80,000	680,000

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 80,000
- Total 680,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Pant, T shirt, Shirt, baby set, Panjabi etc.	6800	204000	2448000	2570400
Total Sales (A)	6800	204000	2448000	2570400
Less Variable Expense				
Pant, T shirt, Shirt, baby set, Panjabi etc.	5440	163200	1958400	2056320
Total variable Expense (B)	5,440	163200	1958400	2056320
Contribution Margin (CM) [C=(A-B)	1,360	40800	489600	514080
Less Variable Expense				
Rent		6,500	78000	78,000
Electricity bill		1400	16800	17300
Transportation		5,000	60000	60,500
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		500	6000	6000
Guard		200	2400	2400
Generator		350	4200	4200
Mobile bill		500	6000	6100
Total fixed cost (D)		24,450	289,200	290,300
Net Profit (E)= [C-D]		16350	196200	223,780
Investment Payback			48,000	48,000

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

SR#	<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	196,200	223,780
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		164,200
	Total Cash Inflow	276200	387980
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)	48000	48000
	Total Cash Outflow	112,000	48000
3	Net Cash Surplus	164,200	355980

SWOT ANALYSIS

STRENGTH

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

মুজা ফ্যাশন

কিনো ফ্যাশন স্টোর















FAMILY PICTURE

