

Proposed NU Business Name: **PAYEL FASHION**



Project identification and prepared by: Md. Belal Hossain,
Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KAMAL HOSSAIN
Age	:	02-05-1983 (34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son & 2 Daughter
No. of siblings:	:	5 Brother & 2 Sisters
Address	:	Vill: Dokshin Sodor , P.O: Dokshin Sodor , P.S: Chagolnaiya, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FIROZA BEGUM
(iii) Father's name	:	SHAHID ULLAH
(iv) GB member's info	:	Branch: Mohamaya, Centre # 44 (Female), Member ID: 5877/1, Group No: 03 Member since: 05-02- 2006 to 2012 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(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	:	08 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.	:	01818-859831
Mother's Contact No.	:	01874-305046
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PAYEL FASHION
Location	:	New market Chagolnaiya, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 960,000/-
Financing	:	Self BDT 900,000/-(from existing business) 94% Required Investment BDT 60,000/-(as equity) 06%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 20 ft= 320 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a cloth shop.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 1 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

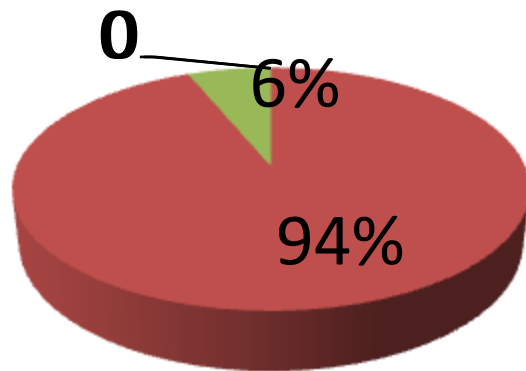
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	140,000	1,680,000
Total Sales (A)	140,000	1,680,000
Less. Variable Expense		
Cloths	112,000	1,344,000
Total variable Expense (B)	112,000	1,344,000
Contribution Margin (CM) [C=(A-B)]	28,000	336,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	400	4,800
Guard	200	2,400
Rent	4,000	48,000
Salary (staff)	3,000	36,000
Total fixed Cost (D)	14,100	169,200
Net Profit (E) [C-D]	13,900	166,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pant	130	1000	130,000	60	1000	60,000	190,000
Shirt	130	800	104,000	0	0	0	104,000
Lungi	100	250	25,000	0	0	0	25,000
Kids Shirt	82	500	41,000	0	0	0	41,000
T-Shirt	90	400	36,000	0	0	0	36,000
Punjabi	80	800	64,000	0	0	0	64,000
Security	1	500000	500,000	0	0	0	500,000
Total	613	503750	900,000	60	1,000	60,000	960,000

Source of Finance



- Entrepreneur's Contribution 900,000
- Investor's Investment 60,000
- Total 960,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Cloths	175,000	2,100,000	2,205,000	2,315,250
Total Sales (A)	175,000	2,100,000	2,205,000	2,315,250
Less. Variable Expense				
Cloths	140,000	1,680,000	1,764,000	1,852,200
Total variable Expense (B)	140,000	1,680,000	1,764,000	1,852,200
Contribution Margin (CM) [C=(A-B)]	35,000	420,000	441,000	463,050
Less. Fixed Expense				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Transportation	500	6,000	7,000	8,000
Guard	200	2,400	2,400	2,400
Rent	4,000	48,000	48,000	48,000
Salary (staff)	3,000	36,000	36,000	36,000
Total Fixed Cost	14,300	171,600	174,300	176,800
Net Profit (E) [C-D]	20,700	248,400	266,700	286,250
Investment Payback		24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	248,400	266,700	286,250
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		224,400	467,100
	Total Cash Inflow	308,400	491,100	753,350
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	224,400	467,100	729,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 8 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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নিউ মার্কেট (২য় তলা) ছাগলনাইয়া, ফেনী। # ০১৮১৮-৮৫৯৮৩১

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FAMILY PICTURE