

Proposed NU Business Name: **SADIKA FASHION**



Project identification and prepared by: MD Habibulaah
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	WASIM
Age	:	01-03-1987 (31Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister 2 Brothers
Address	:	Vill: Uttorshom P.O: Shomnotun bazar : Kaliganj Dist:Gazipur
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. HENA BEGUM
(iii) Father's name	:	MD. ISMAIL
(iv) GB member's info	:	Branch :Kaliganj Centre 07 (Female), Member ID: 4555 , Group No: 09 Member since: 26-02-1994-1999(05Years) First loan: BDT 2000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: 0
(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.)	:	No
Business Experiences and Training Info	:	5 years experience in running business.05 Years in own business : She has N training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01963296325
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HENA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

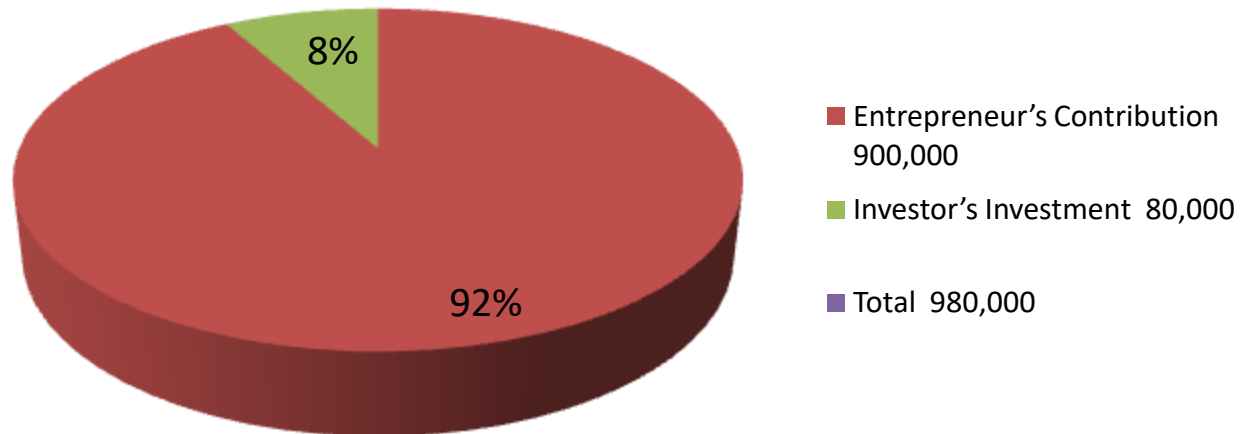
Business Name	:	SADIKA FASHION
Location	:	Kaliganj, Bazar
Total Investment in BDT	:	BDT 980,000/-
Financing	:	Self BDT 900,000/- (from existing business) 92% Required Investment BDT 80,000/- (as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Jints pant,Sharee,3 pice,Shirt,T shirt,Jacket ,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Jeans pant,Sharee,3 pice,Shirt,T shirt,Jacket ,e.t.c.	4000	120000	1440000
		0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Jeans pant,Sharee,3 pice,Shirt,T shirt,Jacket ,e.t.c.	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		5000	60000
Electric Bill		1000	12000
Transportaion		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		13500	162000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Jeans pant	150	1000	150000	80	1000	80,000	230,000
Sharee	125	4000	500000	0	0	0	500,000
3 Pice	50	2000	100000				100,000
Shirt	500	100	50000				50,000
T shirt	100	300	30000				30,000
jacket	70	1000	70000			0	70,000
	995	8400	900,000	80	1000	80,000	980000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Jeans pant,Sharee,3 pice,Shirt,T shirt,Jacket ,e.t.c.	4500	135000	1620000	1701000	1786050
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Jeans pant,Sharee,3 pice,Shirt,T shirt,Jacket ,e.t.c.	3825	114750	1377000	1445850	1518143
Total Variable Expense	3825	114750	1377000	1445850	1518143
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Rent		5000	60000	60000	60000
Electric Bill		1000	12000	144000	1728000
Transportaion		2,000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		13500	162000	289200	1874460
Net Profit (E)= [C-D]		6750	81000	85050	89303
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	81,000	85050	89302.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		49000	102050
	Total Cash Inflow	161,000	134,050	191,353
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	49,000	102,050	159,353

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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





FAMILY PICTURE

