

Proposed NU Business Name: **TOA FASHION**



Project identification and prepared by: Sirajul Islam,
Elenga Unit, Tangail

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHEL RANA
Age	:	28-12-1991 (23 Years)
Education, till to date	:	HSC Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother and 3 Sisters
Address	:	Vill: Rouha P.O: Elenga P.S: Kalihati 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	:	ROHIMA BEGUM
(iii) Father's name	:	BELAYET HOSSAIN
(iv) GB member's info	:	Branch: Palima Kalihati, Centre # 51 (Female), Member ID: 3635/1, Group No: 03 Member since: 16-02-1988 (27 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 10,000 Outstanding loan: BDT 9,340
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-574611
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rohima Begum is a member of Grameen Bank since 27. years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	TOA FASHION
Location	:	Bolla Road, Elenga, Kalihati, Tangail
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 2,00,000 (from existing business) 67% Required Investment BDT 1,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing cloths like; Shirt, Pant, Panjabi, T-Shirt, Kids cloth, scarf, Jacket etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka, Keranigonj.▪Agreed grace period is 4 months.

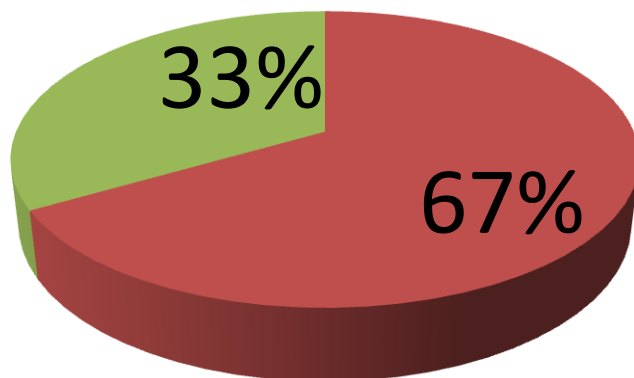
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt, Pant, Panjabi, T-Shirt, Kids cloth, scarf, Jacket etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Shirt, Pant, Panjabi, T-Shirt, Kids cloth, scarf, Jacket etc	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		300	3,600
Generator Bill		300	3,600
Mobile Bill		300	3,600
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Others		100	1,200
Total fixed Cost (D)		10,800	129,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt,	15,000	15,000	30,000
Pant	40,000	40,000	80,000
T-Shirt	10,000	10,000	20,000
Kids Cloth	10,000	10,000	20,000
Scarf, Punjabi, etc	25,000	25,000	50,000
Security	1,00,000	-	1,00,000
Total	2,00,000	1,00,000	3,00,000

Source of Finance



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

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Shirt, Pant, Panjabi, T-Shirt, Kids cloth, scarf, Jacket etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Shirt, Pant, Panjabi, T-Shirt, Kids cloth, scarf, Jacket etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		300	3,600	4,000	4,500
Generator Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		2,500	30,000	32,000	34,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	5,200	5,500
Guard		100	1,200	1,500	1,800
Total Fixed Cost		16,150	193,800	197,700	201,800
Net Profit (E) [C-D]		13,850	166,200	180,300	195,100
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	166,200	180,300	195,100
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		126,200	266,500
	Total Cash Inflow	266,200	306,500	461,600
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	126,200	266,500	421,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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
Local competitors;

Pictures















তোয়া ফ্যাশন



প্রোঃ মোঃ
এখানে উন্নত
বয়সের ছেলে-
মোবাঃ ০১১
তালদা তালুকদা





স্বদেশী বা স্বদেশী মুক্তি পত্র

স্বদেশী পত্র (স্বদেশী) হতে ত্রৈমাসিক ভিত্তিতে স্বদেশী মুক্তি পত্র প্রাপ্ত হইবে। স্বদেশী মুক্তি পত্র প্রাপ্ত হইলে স্বদেশী মুক্তি পত্র প্রাপ্ত হইবে। স্বদেশী মুক্তি পত্র প্রাপ্ত হইলে স্বদেশী মুক্তি পত্র প্রাপ্ত হইবে।



এলেঙ্গা বাসস্থান ব্যবসায়ী সমিতি

এলেঙ্গা, ঢাকা জেলা
স্থাপিত: ১৯৬১ খ্রিঃ

দোকান মর আড়ার চুক্তি পত্র

পত্র নং (স্বদেশী): _____
স্বদেশী নং: স্বদেশী মুক্তি পত্র
বিষয়: কুমিল্লা জেলা
স্বদেশী: কুমিল্লা জেলা

স্বদেশী নং: _____
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স্বদেশী নং: _____

স্বদেশী নং: 3035

এলেঙ্গা পৌরসভা

স্বদেশী নং: 3035

১৭-১৯-২ নম্বর বা, এম, বি, বা সড়কী পৌরসভার এম, ১৯৯৩

স্বদেশী নং: 3035

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স্বদেশী নং: 3035

Dutch-Bangla Bank Limited

Head Office: 22, Shaha Ali Hossain Road, Dhaka

FAMILY PICTURE

