

A Nobin Udyokta Project

FORWARD FASHION HOUSE



NU Identified and PP Prepared By-
Ottm Kumar Sarker (Ramgonj Unit)

Project Verified by :
Md. Nazrul Islam

Presented by
Abdul Barek Sohel

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

<i>Name</i>	:	Abdul Barek Sohel
<i>Age</i>	:	01-03-1985 (30 years)
<i>Marital status</i>	:	Unmarried
<i>Children</i>	:	N/A
<i>No. of siblings:</i>	:	04 brother, 01 sisters
<i>Parent's and GB related Info</i>		
<i>(i) Who is GB member</i>	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
<i>(ii) Mother's name</i>	:	Mrs. Maleka Begum
<i>(iii) Father's name</i>	:	Md. Rafiqulla
<i>(iv) GB member's info</i>	:	Branch: Sonapur-Ramgonj, Centre: 28/M Group-01, Loanee no- 2278 Member since: 27-06-2007 First loan: Tk. 8000 Existing loan: N/A Outstanding: N/A
Further Information:		
<i>(v) Who pays GB loan installment</i>	:	N/A
<i>(vi) Mobile lady</i>	:	N/A
<i>(vii) Grameen Education Loan</i>	:	N/A
<i>(viii) Any other loan like GCCN, GKF</i>	:	N/A
<i>(ix) Others</i>	:	N/A
<i>Education</i>	:	Class Six

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

<i>Present Occupation</i>	:	Cloth Shop Business
<i>Trade License</i>	:	916
<i>Business Experiences</i>	:	14 years -Previously worked in Bongobazar, Dhaka -5 years back NU started his own business
<i>Other Own/Family Sources of Income</i>	:	Father (Agriculture, Fisheries)
<i>Other Own/Family Sources of Liabilities</i>	:	N/A
<i>NU Contact Info</i>	:	01814887828
<i>NU Project Source/Reference</i>	:	GT-Ramgonj Unit , Laxmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2007 (08 years). At first she took a loan of 8,000 taka from Grameen Bank. NU's father used GB loan for his fisheries Business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Forward Fashion House
Address/ Location	:	Pat Bazaar, Ramgonj, Laxmipur .
Total Investment in BDT	:	5,00,000
Financing	:	Self BDT 3,50,000 (from existing business) 70 % Required Investment BDT 1,50,000 (as equity) 30%
Present salary/drawings from business (estimated)	:	6000
Proposed Salary	:	6000
Proposed Business	:	
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin	:	15%
(iii) Agreed grace period	:	05 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items Various types of Sharee, Unstitch Three piece , frock =150000 Baby Wear ,Readymade Embroidery Three Piece, Orna, Kamiz etc =100000 Chinese Cloth, Voel cloth, Printed Cloth etc =38000 Shop advance = 22000 Furniture& Decoration = 40000	350000		
Proposed Stock Items Various Types of Sharee, Unstitch three Piece, Frock, = 100000 Baby Wear, Printed Cloth, Voel Cloth, Chinese Cloth& others =50000		150000	
Total Capital	350000	150000	500000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income from Various Kinds of Cloths (A):	130000	1560000
<i>Less: Cost of sales (B)</i>	110500	1326000
Gross Profit (C) [C=(A-B)]	19500	234000
<i>Less: Operating Costs</i>		
Electricity bill	850	10200
Generator bill	300	3600
Shop Rent	2000	24000
Night Guard bill	100	1200
Mobile bill	600	7200
Present salary/Drawings- self	6000	72000
Others (entertainment, tax, & others fee)	1000	12000
Non Cash Item:		
Depreciation Expenses(40000*10%)	333	3996
<i>Total Operating Cost (D)</i>	<i>11183</i>	<i>134196</i>
Net Profit (C-D):	8317	99804

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales income (A)	160000	1920000	180000	2160000
<i>Less: cost of sales (B)</i>	136000	1632000	153000	1836000
Gross Profit (C) [C=(A-B)]	24000	288000	27000	324000
<i>Less: Operating Costs</i>				
Electricity bill	850	10200	1000	12000
Generator bill	300	3600	400	4800
Shop Rent	2000	24000	2000	24000
Night Guard bill	100	1200	100	1200
Mobile Bill (SMS & Reporting inclusive)	600	7200	600	7200
Proposed Salary- Self	6000	72000	6000	72000
Others (entertainment, tax, & others fee)	1000	12000	1000	12000
Non Cash Item:				
Depreciation Expenses(10% of 40000)	333	3996	333	3996
<i>Total Operating Cost (D)</i>	11183	134196	11433	137196
(Net Profit C-D) :	12817	153804	15567	186804
Payback to GT	90000		90000	
Retained Income:	63804		96804	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	150000	-
1.2	Net Profit	153804	186804
1.3	Depreciation (Non cash item)	3996	3996
1.4	Opening Balance of Cash Surplus	-	67800
	Total Cash Inflow	307800	258600
2.0	Cash Outflow		
2.1	Purchase of Product	150,000	-
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90000
	Total Cash Outflow	240000	90000
3.0	Net Cash Surplus	67800	168600

SWOT ANALYSIS

STRENGTH

- Skilled & 14 years of experience
- Well known Businessman in local areas

WEAKNESS

- Credit sale
- less stock

OPPORTUNITIES

- Center point of business holders
- Beside Main Road
- Located in front site of the market

THREATS

- Theft
- Opponent in same areas
- Political unrest













Presented at
GT's 5th Internal Design Lab
on March 19, 2015

For more information

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