

Proposed NU Business Name: **SINHA COLLECTION**



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Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHOHEL RANA
Age	:	27-04-1983 (32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Brother and 3 Sister
Address	:	Vill: Durgapur P.O: Jirabo, P.S: Savar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	HAJI ABDUR RAFIK
(iv) GB member's info	:	Branch: Ashulia , Centre # 16 (Female), Member ID: 7422, Group No: 12 Member since: 02-07-2011 (04 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 15,000 Outstanding loan: BDT 11,400
(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 (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-108609
Mother Contact No.	:	01714-686279
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM is a member of Grameen Bank since 04 years. 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	:	SINHA COLLECTION
Location	:	City Center, Savar, Dhaka
Total Investment in BDT	:	BDT 6,00,000
Financing	:	Self BDT 4,00,000 (from existing business) 67% Required Investment BDT 2,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing cloths like; three piece, Scart, frog, kids set, punjabi, pant, shirt, T-Shirt etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from polwell.▪Agreed grace period is 4 months.

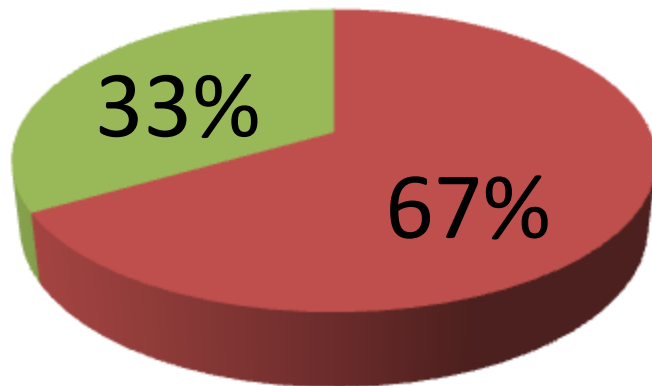
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	7,500	225,000	2,700,000
Total Sales (A)	7,500	225,000	2,700,000
Less. Variable Expense			
Cloths	5,250	157,500	1,890,000
Total variable Expense (B)	5,250	157,500	1,890,000
Contribution Margin (CM) [C=(A-B)]	2,250	67,500	810,000
Less. Fixed Expense			
Rent		21,000	252,000
Service Charge		11,000	132,000
Mobile Bill		500	6,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staff)		15,000	180,000
Entertainment		400	4,800
Total fixed Cost (D)		55,900	670,800
Net Profit (E) [C-D]		11,600	139,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three piece (80 x 1,500)	1,20,000	30,000	1,50,000
Scart (70 x 1,00)	70,000	36,000	1,06,000
Kids set (100 x 700)	70,000	35,000	1,05,000
Baby set (50 x 800)	40,000	40,000	80,000
T-shirt, Punjabi, Pant, Shirt etc	1,00,000	59,000	1,59,000
Total	4,00,000	2,00,000	6,00,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 200,000
- Total 600,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloths	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Cloths	7,000	210,000	2,520,000	2,646,000	2,778,300
Total variable Expense (B)	7,000	210,000	2,520,000	2,646,000	2,778,300
Contribution Margin (CM) [C=(A-B)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Fixed Expense					
Rent		21,000	252,000	252,000	252,000
Service charge		11,000	132,000	132,000	132,000
Mobile bill & SMS Monitoring		600	7,200	8,000	8,500
Transportation		5,000	60,000	62,000	65,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		24,000	288,000	288,000	288,000
Entertainment		500	6,000	7,000	8,000
Total Fixed Cost		67,100	805,200	809,000	813,500
Net Profit (E) [C-D]		22,900	274,800	325,000	377,200
Investment Payback			80,000	80,000	80,000

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	250,000		
1.2	Net Profit	274,800	325,000	377,200
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		194,800	439,800
	Total Cash Inflow	524,800	519,800	817,000
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	330,000	80,000	80,000
3	Net Cash Surplus	194,800	439,800	737,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
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















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FAMILY PICTURE

