

Proposed NU Business Name: **SOHEL FASHION**



Project identification and prepared by: MD. Zahangir Ferdous,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOHEL RANA
Age	:	05-06-1983 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: South Ram Gopal Pur, P.O: Rikabi Bazar, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. FULMOTI
(iii) Father's name	:	ABDUL KADIR
(iv) GB member's info	:	Branch: Ponchosar, Centre # 13 (Female), Member ID: 1245/1, Group No: 03 Member since: 20-07-1996 (20 Years) First loan: BDT 6,000
Further Information:		Existing Loan: NIL, Outstanding loan: NIL
(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	:	7 years experience in running business. He has 5 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01686-307465
Mother's Contact No.	:	01796-398088
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. FULMOTI joined Grameen Bank since 20 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL FASHION
Location	:	-
Total Investment in BDT	:	BDT 2,44,000/-
Financing	:	Self BDT 1,44,000/- (from existing business) 59% Required Investment BDT 1,00,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of kids cloths.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing five employee.▪Three employee will be appointed after getting equity fund.▪The shop is owned.▪Collects goods from Munshigonj.▪Agreed grace period is 3 months.

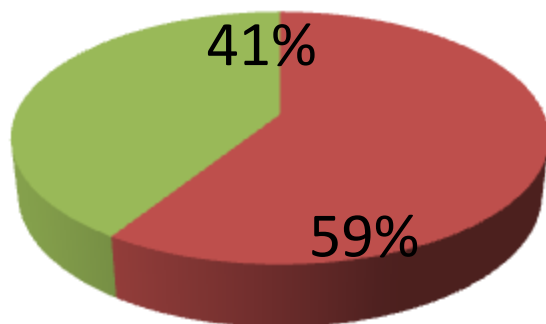
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Kids Cloth	93,500	1,122,000
Total Sales (A)	93,500	1,122,000
Less. Variable Expense		
Net, Cloth, thread	56,100	673,200
Total variable Expense (B)	56,100	673,200
Contribution Margin (CM) [C=(A-B)]	37,400	448,800
Less. Fixed Expense		
Electricity Bill	3,000	36,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Salary (staff) (5)	20,000	240,000
Entertainment	300	3,600
Transportation	2,000	24,000
Total fixed Cost (D)	30,600	367,200
Net Profit (E) [C-D]	6,800	81,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
China Net (200 x 120)	24,000	25,000	49,000
Astor (200 x 50)	10,000	35,000	45,000
Cotton Cloth (150 x 40)	6,000	30,000	36,000
AC Net (200 x 70)	14,000	5,000	19,000
Stone, Chain	10,000	3,000	13,000
Others	10,000	2,000	12,000
Sewing Machine (7)	70,000	0	70,000
Total	144,000	100,000	244,000

Source of Finance



- Entrepreneur's Contribution 144,000
- Investor's Investment 100,000
- Total 244,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Kids Cloth	143,500	1,722,000	1,808,100
Total Sales (A)	143,500	1,722,000	1,808,100
Less. Variable Expense			
Net, Cloth, thread	86,100	1,033,200	1,084,860
Total variable Expense (B)	86,100	1,033,200	1,084,860
Contribution Margin (CM) [C=(A-B)]	57,400	688,800	723,240
Less. Fixed Expense			
Electricity Bill	3,000	36,000	38,000
Mobile Bill	300	3,600	4,000
Salary (self)	5,000	60,000	60,000
Salary (staff) (8)	32,000	384,000	384,000
Entertainment	300	3,600	4,000
Transportation	3,000	36,000	38,000
Non Cash Item			
Depreciation	1,167	14,000	14,000
Total Fixed Cost	44,767	537,200	542,000
Net Profit (E) [C-D]	12,633	151,600	181,240
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	151,600	181,240
1.3	Depreciation (Non cash item)	14,000	14,000
1.4	Opening Balance of Cash Surplus		105,600
	Total Cash Inflow	265,600	300,840
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	105,600	240,840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:08
Experience & Skill : 07 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











প্রত্যয়ন পত্র

আমি অজ্ঞান স্থানিত এই মর্মে প্রত্যয়ন পত্র
আমার পুত্র নাম: মোহাম্মদ হুমায়ূন- ওহাব
প্রতিষ্ঠান নাম: আল-মাদারাতুল মুসলিমাত
জাতিগোষ্ঠী: মুসলিম
জন্ম তারিখ: ১৫/০৬/২০০৬

প্রত্যয়ন পত্র

আমি মতিয়াহ এই মর্মে প্রত্যয়ন পত্র
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

	নাম: মোহাম্মদ হুমায়ূন Name: Md Mottia Rahman
	পিতা: মোহাম্মদ হুমায়ূন Father: Mottia Rahman
	মাতা: মতিয়াহ Date of Birth: 15 Jun 2006
	ID NO: 5925601143650

নাম: মোহাম্মদ
পিতা: মোহাম্মদ হুমায়ূন
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জন্ম: ১৫/০৬/২০০৬
জাতীয় পরিচয়পত্র নং: ৫৯২৫৬০১১৪৩৬৫০

FAMILY PICTURE

