

**Proposed NU Business Name: M/S MAA BABER DOHA FASHAION HOUHE**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: : Shush anta Kumar Bishash



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD:ALI JINNAH</b>
Age	:	17-07-1990 (27Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03Brothers,02 Sisters
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>DEL AFROGE BEGUM</b>
(iii) Father's name	:	<b>SIDDIKUR RAHAMAN</b>
(iv) GB member's info	:	Branch:Chorparboty companiongong , Centre # 64(Female), Member ID: 4840, Group No: 02 Member since: 15/03/2007-2012 (05Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, 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.)	:	Nil
Business Experiences and Training Info	:	3 years experience in running business. 3 Years in own business. He has no years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816045032
Family's Contact No.	:	01827605588
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit, Feni .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DEL AFROGE BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture

## Proposed Nobin Udyokta Business Info

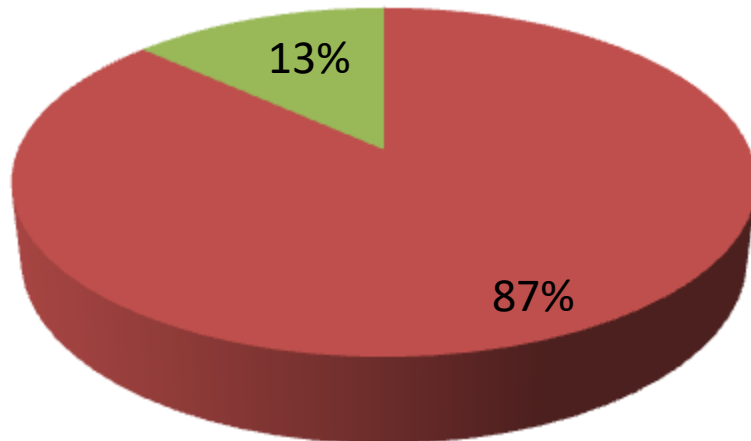
Business Name	:	<b>M/S MAA BABER DOHA FASHAION HOUHE</b>
Location	:	Alipur Road ,Namer Bazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 525500 /-
Financing	:	Self BDT 455500/- (from existing business) 87% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	50,000/=
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪The shop is won .</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments items	5000	150000	1800000
<b>Total Sales (A)</b>	5000	150000	1800000
<b>Less. Variable Expense</b>			
Garments items	4250	127500	1530000
<b>Total variable Expense (B)</b>	4250	127500	1530000
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22500	270000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		400	4800
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		150	1800
Gird		100	1200
Generator		150	1800
Mobile bill		500	6000
<b>Total fixed Cost (D)</b>		12300	147600
<b>Net Profit (E) [C-D]</b>		10200	122400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	250	450	112500	50	450	22500	135000
Shart	150	400	60000	50	400	20000	80000
T-Shart	400	250	100000	50	250	12500	112500
Gangi	30	100	3000	0	0	0	3,000
Punjabi	400	450	180000	30	500	15,000	195,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>455500</b>	<b>0</b>	<b>0</b>	<b>70,000</b>	<b>525500</b>



- Entrepreneur's Contribution 455,500
- Investor's Investment 70,000
- Total 525,500

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> years
<b>Revenue (sales)</b>					
Garments items	8480	254400	3052800	3205440	3365712
<b>Total Sales (A)</b>	8480	254400	3052800	3205440	3365712
<b>Less. Variable Expense</b>					
Garments items	7208	216240	2594880	2724624	2860855.2
<b>Total variable Expense (B)</b>	7208	216240	2594880	2724624	2860855.2
<b>Contribution Margin (CM) [C=(A-B)]</b>	1272	38160	457920	480816	504856.8
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		400	4800	14600	14800
Transportation		1300	15600	15800	16000
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		150	1800	1800	1800
Gird		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile Bill		700	8400	8600	8800
<b>Total fixed Cost (D)</b>		17800	213600	223800	224400
<b>Net Profit (E) [C-D]</b>		20360	244320	257016	280456.8
<b>Investment payback</b>			<b>28000</b>	<b>28000</b>	<b>28000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	244320	257016	280456.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		216,320	445,336
	<b>Total Cash Inflow</b>	314,320	473,336	725,792.5
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	28000
<b>3</b>	<b>Net Cash Surplus</b>	216,320	445,336	697,792.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: Family:0 Others:  
Experience & Skill :03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Delduar  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























# FAMILY PICTURE

