

Proposed NU Business Name :
Bishal Fashion



(A NU project)
Presented by
Rana saha

NU PP Prepared by
Abul Hasnat

Visited & verified by
M.Nazrul Islam



GRAMEEN TRUST

**33rd Design Lab (Executive)
19 October 2014**



Brief Bio of the **Proposed Nobin Udyokta**

Present Occupation	:	Business
Business Experiences and Training Info	:	10 years+ : previously worked in RMG item shop and factories.
Other Own/Family Sources of Income	:	Wife (Teacher)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Torpurchondi Unit, Chandpur

GB Loan Utilization by Family

NU's Mother has been a member of Grameen Bank since 2010 (4 years). At first she took a loan amount 20,000 taka from Grameen Bank. NU's Father started his business with GB Loan and repaired their own house from the business income. NU's mother gradually improved their life standard by using GB loan.



Proposed Nobin Udyokta Business Info

Business Name	:	Bishal Fashion
Address/ Location	:	Holding no:31/28,Mir shopping complex, j.m. sengupta Road
Total Investment in BDT	:	8,20,000
Financing	:	Self BDT 5,20,000 (from existing business) 63 % Required Investment BDT 3,00,000 (as equity) 37 %
Present salary/drawings from business (estimated)	:	12000
Proposed Salary	:	13000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	2 months

Information On Existing Business Operations

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	5000	150000	1800000
Less: Cost of sales (B)	4000	120000	1440000
Gross Profit (C) [C=(A-B)]	1000	30000	360000
Less: Operating Costs			
Electricity bill		1700	20400
Shop Rent		3000	36000
Night Guard bill		500	6000
Entertainment		600	7200
Mobile bill		500	6000
Present salary/Drawings- self		12000	144000
Present salary-Employee (no. of employees)		3500	42000
Others cost		500	6000
Non Cash Item:			
Depreciation Expenses		200	2400
Total Operating Cost (D)		22500	270000
Net Profit (C-D):		7500	90000

Present & Proposed

Investment Breakdown

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Different kind of stock items: Winter dress 96600/- baby winter dress 43,200/- T-shirt set 46400/- skirt 95000/- frock 72000/- 3 pcs 37500 baby fotua 42000 baby dress 36000 Furniture= 24000	520000		
(ii) Proposed items: Winter dress 100000 baby 3 pcs, skirt, pant, jeans pant, orna scarf others 200000		300000	
(iii) Others			
Total Capital			820000

Financial Projection of NU Business Plan

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	7000	210000	2520000	8000	240000	2880000
<i>Less: cost of sales (B)</i>	5600	168000	2016000	6400	192000	2304000
Gross Profit (C) [C=(A-B)]	1400	42000	504000	1600	48000	576000
<i>Less: Operating Costs</i>						
Electricity bill		1700	20400		1800	21600
Shop Rent		3000	36000		4000	48000
Night Guard bill		500	6000		600	7200
Entertainment		700	8400		800	9600
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200
Proposed Salary- Self		13000	156000		13000	156000
Proposed Salary- Staff (1)		4000	48000		5000	60000
Others		700	8400		900	10800
Non Cash Item:						
Depreciation Expenses		200	2400		200	2400
<i>Total Operating Cost (D)</i>		23900	286800		26400	316800
(Net Profit C-D) :		18100	217200		21600	259200
Payback to			180000			180000
Retained Income:			37200			79200



Cash Flow Projection On Business Plan (Rec. & Pay.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000	0	
1.2	Net Profit (Ownership Tr. Fee added back)	217200	259200	
1.3	Depreciation (Non cash item)	2400	2400	
1.4	Opening Balance of Cash Surplus			
	Total Cash Inflow	519600	261600	
2.0	Cash Outflow			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	180000	180000	
	Total Cash Outflow	480000	180000	
3.0	Net Cash Surplus	39600	81600	



SWOT Analysis

STRENGTH

strong customer convincing power
Well known person in locality
Provide quality products

WEAKNESS

lack of capital/investment

OPPORTUNITIES

would be greater wholesaler in future
customer of here will get products
availably

THREATS

Theft
fire

Pictures











Presented at

33 SB Executive Design Lab

on 19 October, 2014 at YC

