

Proposed NU Business Name: **SHAOLI DESIGN & FASHION HOUSE**



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Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAOLI AHMED
Age	:	15-15-1997 (18 Years)
Education, till to date	:	Fashion design (B.A .Honors)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Chandona P.O: Chandona P.S: Gazipur sadar ; Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHANARA AKTER
(iii) Father's name	:	BOSHIR UDDIN
(iv) GB member's info	:	Branch: Bashon, Centre # 69 (Female), Member ID: 6923/3, Group No: 05 Member since: 02-07-1998 (18 Years) First loan: BDT 5000/-
Further Information:		Outstanding loan: 16,480
(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	:	2 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01688756710
Family's Contact No.	:	01869281029
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA AKTER joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in buying Cow.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAOLI DESIGN& FASHION HOUSE
Location	:	Chandona, Gazipur
Total Investment in BDT	:	BDT 92,000/-
Financing	:	Self BDT 42,000/- (from existing business) 46% Required Investment BDT 50,000/- (as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 3,500
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three pice,Orna,Print kapor,Gos kapor etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop.▪Collects goods from Joydebpur Bazaar.▪Agreed grace period is 3 months.

Existing Business (BDT) D

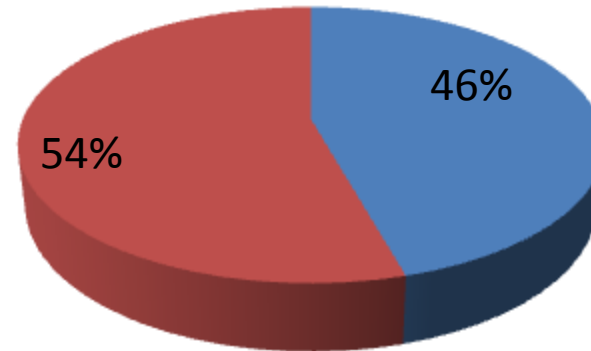
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pice,Orna,Print kapor,Gos kapor etc.	1,500	45,000	5,40,000
Total Sales (A)	1,500	45,000	5,40,000
Less. Variable Expense			
Three pice,Orna,Print kapor,Gos kapor etc.	1,200	3,600	43,200
Total variable Expense (B)	1,200	3,600	43,200
Contribution Margin (CM) [C=(A-B)	300	9,000	1,08,000
Less. Fixed Expense			
Electricity Bill		150	1,800
Mobile Bill		200	2,400
Salary (self)		3,500	42,000
Transportation		250	3,000
Entertainment		200	2,400
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D)		4,700	56,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three pice	10,000	20,000	30,000
Orna,Print kapor,Gos kapor	22,000	18,000	40,000
Redemat Three pice	10,000	12,000	22,000
Total	42,000	50,000	92,000

Source of Finance

- Entrepreneur Contribution=42000
- Investors Investment=50000
- Total=92000
-



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Three pice,Orna,Print kapor,Gos kapor etc.	2,000	60,000	7,20,000	7,56,000
Total Sales (A)	2,000	60,000	7,20,000	7,56,000
Less. Variable Expense				
Three pice,Orna,Print kapor,Gos kapor etc.	1,500	45,000	5,40,000	5,67,000
Total variable Expense (B)	1,500	45,000	5,40,000	5,67,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000	1,51,200
Less. Fixed Expense				
Electricity Bill		150	1,800	2,000
Mobile Bill		250	3,000	3,200
Salary (self)		4,000	48,000	48,000
Transportation		500	6,000	7,000
Entertainment		200	2,400	2,500
Total Fixed Cost		5,100	61,200	62,700
Net Profit (E) [C-D]		6,900	82,800	88,500
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	82,800	88,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		52,800
	Total Cash Inflow	1,32,800	1,41,300
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	52,800	1,11,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 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









FAMILY PICTURE

