

## Proposed NU Business Name: **AYSHA FASHION**



Project identification and prepared by: Md. Habil Uddin Shah,  
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



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

Name	:	<b>MD. BABUL HOSSAIN</b>
Age	:	2-3-1983 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	-
No. of siblings:	:	7 Brothers 3 Sisters
Address	:	Vill: Goppar, P.O: Keraneegonj, P.S: Keraneegonj, 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	:	<b>LATE JOHURUN NESA</b>
(iii) Father's name	:	<b>LATE ATOR ALI</b>
(iv) GB member's info	:	Branch: Rohitpur , Centre # 60(Female), Member ID: 7810, Group No: 1 Member since: 1990-1995 (5Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	17 years experience in running business. He has no Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748967393
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE JOHURUN NESHA** joined Grameen Bank since 17years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AYSHA FASHION</b>
Location	:	Rohitpur bazar
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 250,000/-(from existing business) 76% Required Investment BDT 80,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; dress , cloth &amp; shoes etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

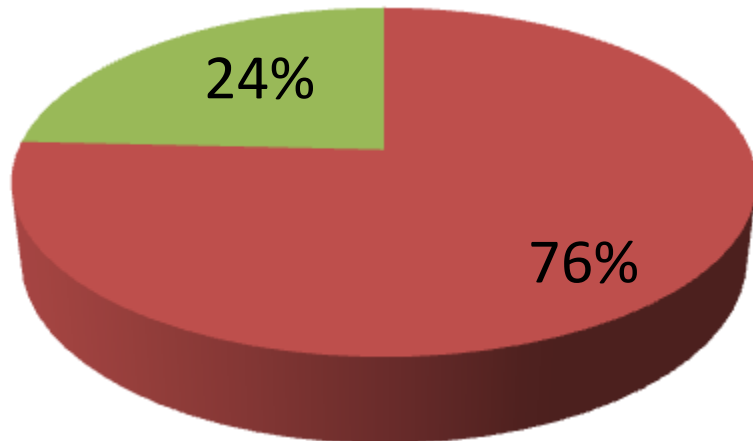
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth item	3065	91950	1103400
<b>Total sales (A)</b>	<b>3065</b>	<b>91950</b>	<b>1103400</b>
<b>Less Variable Exp.</b>			
Cloth item	2452	73560	882720
<b>Total Variable exp. (B)</b>	<b>2452</b>	<b>73560</b>	<b>882720</b>
<b>Contribution Margin CM [C= (A-B)]</b>	<b>613</b>	<b>18390</b>	<b>220680</b>
<b>less fixed exp.</b>			
Rent		3000	36000
Electricity bill		500	6000
Transportation		2000	24000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		200	2400
Mobile		200	2400
<b>total fixed cost (D)</b>		<b>11100</b>	<b>133200</b>
<b>Net profit (E) [C-D]</b>		<b>7290</b>	<b>87480</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Frock	100	400	40,000		0	0	40,000
Woolen Dress	100	300	30,000			0	30,000
Babyset	100	200	20,000			0	20,000
pant	150	200	30,000	100	300	30,000	60,000
Shirt	100	200	20,000			0	20,000
other	550	200	110,000	10	500	5,000	115,000
Borkha			0	150	300	45,000	45,000
<b>Total</b>	<b>1100</b>		<b>250,000</b>	<b>260</b>		<b>80,000</b>	<b>330,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 80,000
- Total 330,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item	4160	124800	1497600	1572480	1651104
<b>Total Sales (A)</b>	<b>4160</b>	<b>124800</b>	<b>1497600</b>	<b>1572480</b>	<b>1651104</b>
less variable Expenses					
Cloth item	3328	99840	1198080	1257984	1320883
Total variable Expenses (B)	3328	99840	1198080	1257984	1320883
<b>Contribution Margin (CM)= (A-B)</b>	<b>832</b>	<b>24960</b>	<b>299520</b>	<b>314496</b>	<b>330220.8</b>
<b>Less Fixed Expenses</b>					
Rent		3000	36000	36000	36000
Electricity bill		500	6000	6000	6000
Transportation		2200	26400	26400	26400
Salary (self)		5000	60000	60000	60000
Entertainment		360	4320	4320	4320
Guard		200	2400	2400	2400
Mobile		300	3600	3600	3600
Total Fixed Cost		11560	138720	138720	138720
<b>Net Profit (E) (C-D)</b>		<b>13400</b>	<b>160800</b>	<b>175776</b>	<b>191500.8</b>
Investment Payback			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	160,800	175,776	191500.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		128,800	272576
	<b>Total Cash Inflow</b>	240800	304576	464076.8
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	
3	<b>Net Cash Surplus</b>	128,800	272576	432076.8

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:  
Experience & Skill : 17 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















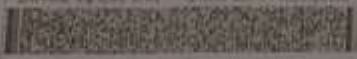





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# FAMILY PICTURE