

## Proposed NU Business Name: **ANGOSAJ CLOTH & COSMATICES**



Project identification and prepared by :Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by : Shush anta Kumar Bishash



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MOHIUDDIN DIDAR</b>   |
| Age  | : | 22-08-1986 (31 Years)  |
| Education, till to date                          | : | SSC  |
| Marital status                                   | : | Married  |
| Children   | : | Nil  |
| No. of siblings:                                 | : | 02 Brothers 03 Sisters   |
| Address  | : | Vill: North nayegpur P.O Siloniya, , 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>SHAHENA AKTER</b>   |
| (iii) Father's name                              | : | <b>MD:NURUL ALOM</b>   |
| (iv) GB member's info                            | : | Branch:Jayloskor , Centre # 25(Female),<br>Member ID: 1027, Group No: 01<br>Member since: 15/01/1992-16/12/1997 (05Years)<br>First loan: BDT 5000 /- |
| Further Information:                             |   | Existing Loan: BDT 20,000, Outstanding loan: Nill  |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 11 years experience in running business.<br>He has no training     |
| Other Own/Family Sources of Income  | : | Nil  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01865-630406   |
| Family's Contact No.  | : | 01858-170574   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit,<br>Feni<br>. |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHENA AKTER** joined Grameen Bank since 05years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

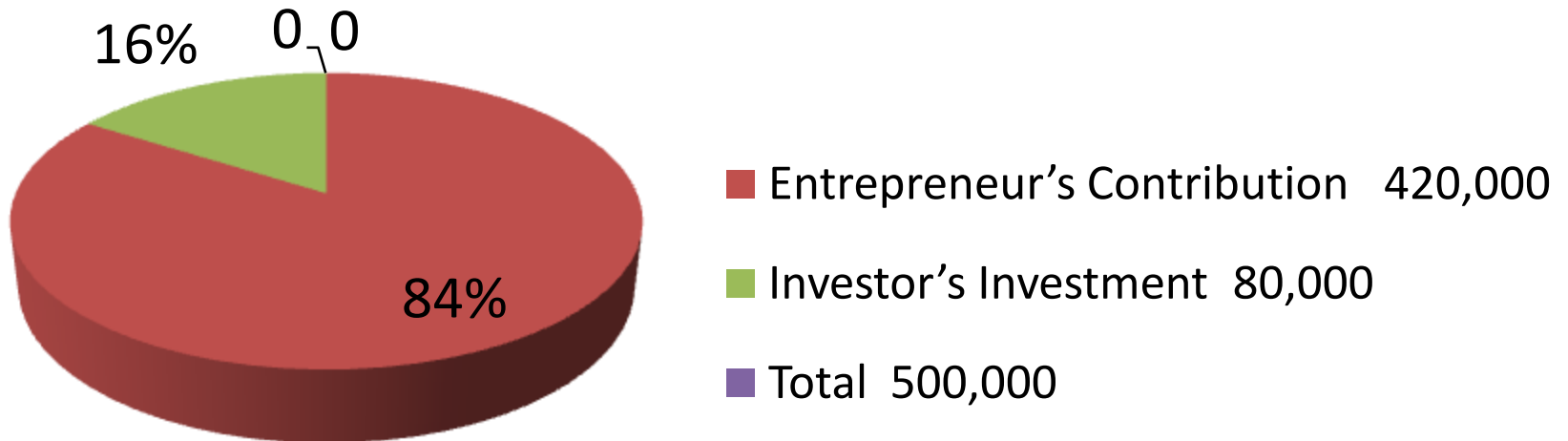
|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>ANGOSAJ CLOTH &amp; COSMATICES</b>  |
| Location  | : | Siloniya Bazar, Dagonbhuiyan, Feni   |
| Total Investment in BDT                           | : | BDT 500,000/-  |
| Financing   | : | Self BDT 420,000/- (from existing business) 84%<br>Required Investment BDT 80,000/- (as equity) 16%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 12 ft x 10 ft= 120 square ft   |
| Security of the shop                              | : | =1,00,000/=  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods liker Garments items etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund 01 will be appoint</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka &amp;Feni .</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

| Particular                                | Daily       | Monthly         | Yearly           |
|---|-------------|-----------------|------------------|
| <b>Revenue (sales)</b>                    |             |                 |                  |
| Grocery Item                              | 3500        | 1,05,000        | 12,60,000        |
| <b>Total Sales (A)</b>                    | <b>3500</b> | <b>1,05,000</b> | <b>12,60,000</b> |
| <b>Less. Variable Expense</b>             |             |                 |                  |
| Grocery Item                              | 2975        | 89250           | 10,71,000        |
| <b>Total variable Expense (B)</b>         | 2975        | 89250           | 10,71,000        |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>525</b>  | <b>15750</b>    | <b>189000</b>    |
| <b>Less. Fixed Expense</b>                |             |                 |                  |
| Rent                                      |             | 2400            | 28800            |
| Electricity Bill                          |             | 600             | 7200             |
| Transportation                            |             | 1200            | 14400            |
| Salary (self)                             |             | 5000            | 60000            |
| Entertainment                             |             | 100             | 1200             |
| Gird                                      |             | 40              | 480              |
| Generator                                 |             | 150             | 1800             |
| Mobile Bill                               |             | 300             | 3600             |
| <b>Total fixed Cost (D)</b>               |             | <b>9790</b>     | <b>117480</b>    |
| <b>Net Profit (E) [C-D]</b>               |             | <b>5960</b>     | <b>71520</b>     |

| Investment Breakdown |          |            |                 |          |            |               |                 |
|----------------------|----------|------------|-----------------|----------|------------|---------------|-----------------|
| Existing             |          |            |                 | Proposed |            |               |                 |
| Particulars          | Qty.     | Unit Price | Amount (BDT)    | Qty.     | Unit Price | Amount (BDT)  | Proposed Total  |
| Sari                 | 200p     | 750        | 150000          | 0        |            | 0             | 150000          |
| Lungi                | 50p      | 400        | 20000           | 0        |            | 0             | 20000           |
| Than cloth           | 300gog   | 60         | 18000           | 500gog   | 60         | 30000         | 48000           |
| Sit cloth            | 200gog   | 50         | 10000           | 200gog   | 50         | 10000         | 20000           |
| Three pieces         | 20p      | 600        | 12000           | 0        |            | 0             | 12000           |
| Garments items       | 0        | 0          | 100000          | 0        |            | 20000         | 30000           |
| Others               | 0        | 0          | 10000           | 0        |            | 20000         | 30000           |
| Security             |          |            | 100000          | 0        |            |               | 100000          |
| <b>Total</b>         | <b>0</b> | <b>0</b>   | <b>4,20,000</b> | <b>0</b> | <b>0</b>   | <b>80,000</b> | <b>5,00,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Daily       | Monthly       | 1st Year       | 2nd Year       | 3rd year         |
|---|-------------|---------------|----------------|----------------|------------------|
| <b>Revenue (sales)</b>                    |             |               |                |                |                  |
| Garments items                            | 4900        | 147000        | 1764000        | 1852200        | 1944810          |
| <b>Total Sales (A)</b>                    | <b>4900</b> | <b>147000</b> | <b>1764000</b> | <b>1852200</b> | <b>1944810</b>   |
| <b>Less. Variable Expense</b>             |             |               |                |                |                  |
| Garments items                            | 4165        | 124950        | 1499400        | 1574370        | 1653088.5        |
| <b>Total variable Expense (B)</b>         | <b>4165</b> | <b>124950</b> | <b>1499400</b> | <b>1574370</b> | <b>1653088.5</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>735</b>  | <b>22050</b>  | <b>264600</b>  | <b>277830</b>  | <b>291721.5</b>  |
| <b>Less. Fixed Expense</b>                |             |               |                |                |                  |
| Rent                                      |             | 2400          | 28800          | 28800          | 28800            |
| Electricity Bill                          |             | 700           | 8400           | 8600           | 8800             |
| Transportation                            |             | 1500          | 18000          | 18200          | 18400            |
| Salary (self)                             |             | 5000          | 60000          | 60000          | 60000            |
| Entertainment                             |             | 100           | 1200           | 1200           | 1200             |
| Gird                                      |             | 40            | 480            | 480            | 480              |
| Generator                                 |             | 150           | 1800           | 1800           | 1800             |
| Mobile Bill                               |             | 400           | 4800           | 5000           | 5200             |
| <b>Total fixed Cost (D)</b>               |             | <b>10290</b>  | <b>123480</b>  | <b>124080</b>  | <b>124680</b>    |
| <b>Net Profit (E) [C-D]</b>               |             | <b>11760</b>  | <b>141120</b>  | <b>153750</b>  | <b>167041.5</b>  |
| <b>Investment Payback</b>                 |             |               | <b>32000</b>   | <b>32000</b>   | <b>32000</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                   | 80,000          |               |                 |
| 1.2      | Net Profit  | 141120          | 153750        | 167041.5        |
| 1.3      | Depreciation (Non cash item)                      |                 |               |                 |
| 1.4      | Opening Balance of Cash Surplus                   |                 | 109120        | 230870          |
|          | <b>Total Cash Inflow</b>                          | <b>2,21,120</b> | <b>262870</b> | <b>397911.5</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                 |               |                 |
| 2.1      | Purchase of Product                               | 80,000          |               |                 |
| 2.2      | Payment of GB Loan                                |                 |               |                 |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 32,000          | 32,000        | 32,000          |
|          | <b>Total Cash Outflow</b>                         | <b>1,12,000</b> | <b>32,000</b> | <b>32,000</b>   |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>109,120</b>  | <b>230870</b> | <b>365911.5</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0Experience & Skill : 0Years  
Own Business : 11 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

**PICTURE**





পাজ

কথ শুভ কসুমি

হাজী মার্কেট, জিলেনিয়া









