

Proposed NU Business Name: TRIPHY FASHION



Project identification and prepared by: Md. Mirajul Islam
Kiranigong Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	DIP CHAD DAS
Age	:	20-12-1992(23 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sisters
Address	:	Vill: Pothail, P.O: Rajbari, P.S: Kiranigong , 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	:	MALA RANI DAS
(iii) Father's name	:	ROMENDRO CHONDRO DAS
(iv) GB member's info	:	Branch: Basta, Centre # 47(Female), Member ID: 5144/2, Group No: 05 Member since: 04-02-19+92(08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: /-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	10 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.	:	01843-162710
Mother's Contact No.	:	01829-430508
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALA RANI DAS joined Grameen Bank since 18 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow.

Proposed Nobin Udyokta Business Info

Business Name	:	TRIPTY FASHION
Location	:	Potail, Rajbari,,Keranigonj
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,80,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 10 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from Dhaka▪The Shop is rented▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Shart ,Pant,T-shart ETC	1600	48000	576000
Total Sales(A)	1600	48000	576000
Less Variable Expense (B)			0
Shart ,Pant,T-shart ETC	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1800	21600
Electric Bill		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Mobil Bill		300	3600
Total Fixed Cost (D)		7600	91200
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shart	150	400	60000	76	500	38000	98000
Pant	150	450	67500	25	450	9000	76500
T-shirt	100	250	25000				25000
Security			10000				10000
Others			17500			3000	20500
Total	100		180000	160		50,000	230,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shart ,Pant,T-shirt ETC	2200	66000	792000	831600	873180
Total Sales(A)	2200	66000	792000	831600	873180
Less Variable Expense (B)					
Shart ,Pant,T-shirt ETC	1650	49500	594000	623700	654885
Total Variable Expense	1650	49500	594000	623700	654885
Contributon Margin (CM) [C=(A-B)]	550	16500	198000	207900	218295
Less Fixed Expense					
Rent		1800	21600	21600	21600
Electric Bill		300	3600	3900	4200
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7600	91200	91600	92000
Net Profit (E)= [C-D]		8900	106800	112140	117747
Investment Pay Back			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	106,800	112140	117747
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	176,800	140,140	220,247
2	Cash Outflow			
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
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

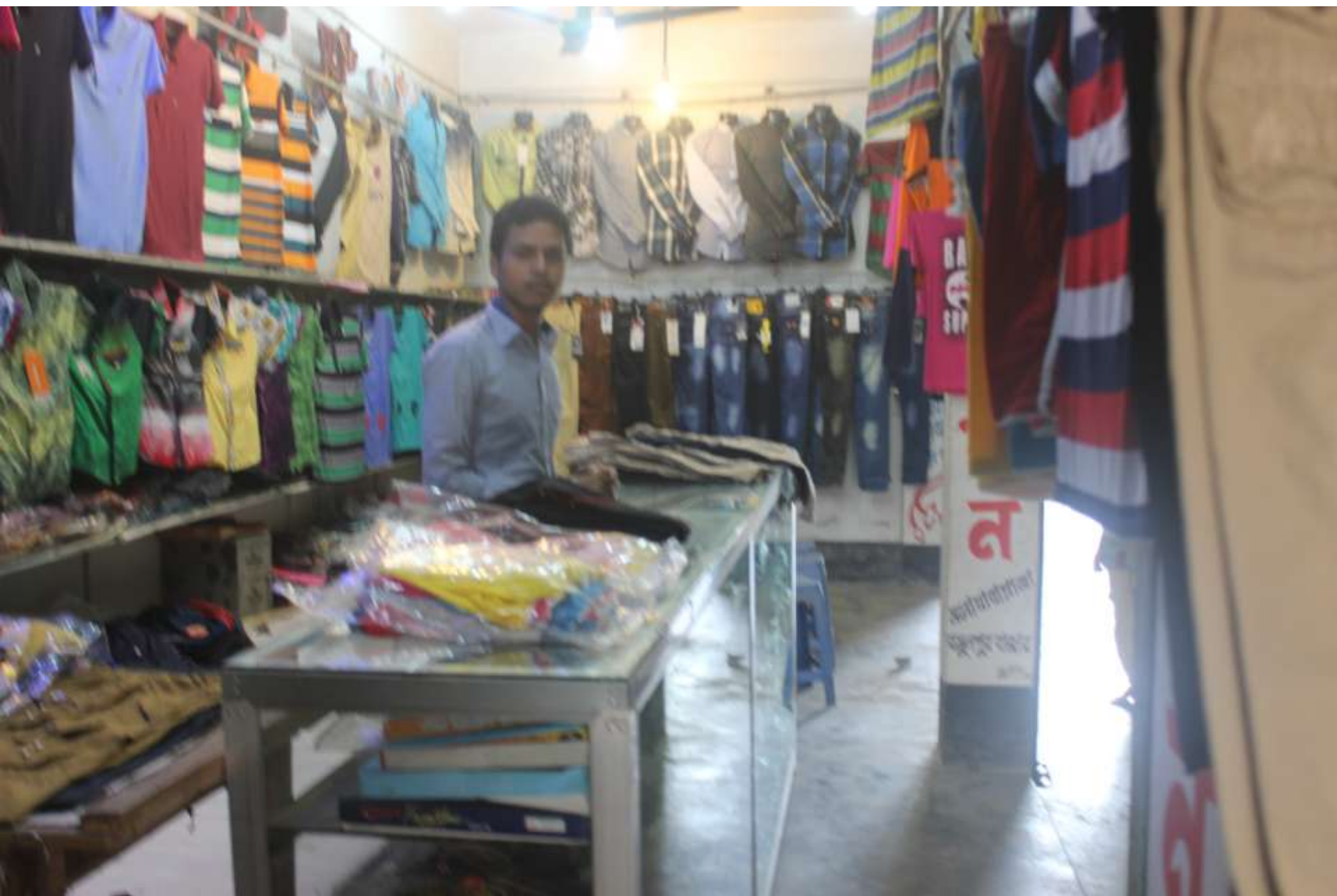
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures







FAMILY PICTURE