

Proposed NU Business Name: JANNAT BOUTIQUES



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Chhagalnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU SAYEED
Age	:	01-03-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	07 Brothers & 03 Sisters
Address	:	Vill: Matia Goda, P.O: Chandgazi, P.S: Chhagalnaiya, 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	:	BIBI HALEMA
(iii) Father's name	:	LATE. ABU SATTAR
(iv) GB member's info	:	Branch: Mohamaya Chhagalnaiya, Centre # 40 (Female), Member ID: 2979/2, Group No: 02 Member since: 01-02-2007 to 2012 (05 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000/-, 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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837-220121
Mother's Contact No.	:	01882-254837
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI HALEMA joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JANNAT BOUTIQUES
Location	:	Mir Shopping Complex, Chhagolnaiya, Feni
Total Investment in BDT	:	BDT 6,30,000/-
Financing	:	Self BDT 550,000/-(from existing business) 87% Required Investment BDT 80,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 ft x 10 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a cloth house.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 3 months.

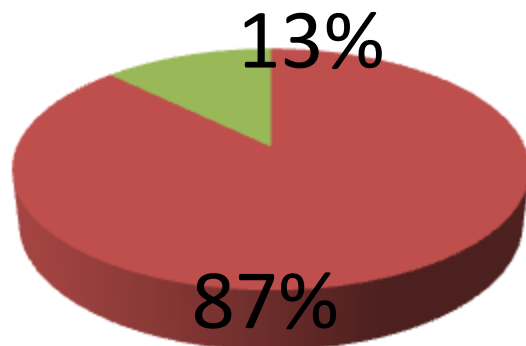
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloth	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Cloth	80,000	960,000
Total variable Expense (B)	80,000	960,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	300	3,600
Rent	5,800	69,600
Generator bill	200	2,400
Guard	150	1,800
Total fixed Cost (D)	13,250	159,000
Net Profit (E) [C-D]	6,750	81,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Three piece	150	1200	180,000	66	1200	79,200	259,200
Shirt	100	500	50,000	0	0	0	50,000
Pant	100	700	70,000	0	0	0	70,000
Others	1	50000	50,000	1	800	800	50,800
Security	1	200000	200,000	0	0	0	200,000
Total	352		550,000	67		80,000	630,000

Source of Finance



- Entrepreneur's Contribution 550,000
- Investor's Investment 80,000
- Total 630,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloth	125,000	1,500,000	1,575,000	1,653,750
Total Sales (A)	125,000	1,500,000	1,575,000	1,653,750
Less. Variable Expense				
Cloth	100,000	1,200,000	1,260,000	1,323,000
Total variable Expense (B)	100,000	1,200,000	1,260,000	1,323,000
Contribution Margin (CM) [C=(A-B)]	25,000	300,000	315,000	330,750
Less. Fixed Expense				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	700	8,400	10,500	12,500
Entertainment	300	3,600	4,000	4,500
Rent	5,800	69,600	69,600	69,600
Generator bill	200	2,400	3,000	3,000
Guard	150	1,800	2,200	2,200
Total Fixed Cost	13,550	162,600	167,800	171,800
Net Profit (E) [C-D]	11,450	137,400	147,200	158,950
Investment Payback		32,000	32,000	32,000

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	80,000		
1.2	Net Profit	137,400	147,200	158,950
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		105,400	220,600
	Total Cash Inflow	217,400	252,600	379,550
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	105,400	220,600	347,550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









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FAMILY PICTURE

