

## Proposed NU Business Name: **NEW FASHION GALLERY**



Project identification and prepared by: Md Shah-Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.SHAHADAT FAKIR</b>
Age	:	02-08-1997(20 Years)
Education, till to date	:	Ten
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill: Pachthita, P.O: Mostofapur,Thana: Dupchachia,Dist: Bogra
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>MST. MERINA</b>
(iii) Father's name	:	<b>MD.RAMJAN ALI</b>
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 37 (Female), Member ID: 3972/1, Group No: 07 Member since: 20-03-2004 to 2009(05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT: nil
(v) Who pays GB loan installment	:	Father
(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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780-920528
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MERINA** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NEW FASHION GALLERY</b>
Location	:	Mowplaza,Dupchachia,Bogra
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 130,000/-(from existing business) 65% Required Investment BDT 70,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shirt, T-Shirt, Gins etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Dupchachia, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

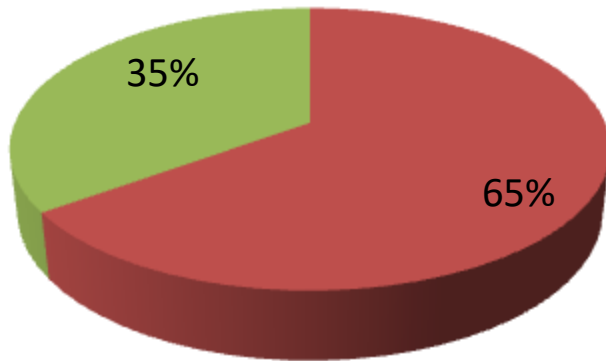
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Shirt, T-Shirt, Gins	4,000	120000	1440000
<b>Total Sales (A)</b>	4,000	120000	1440000
<b>Less Variable Expense</b>			
Shirt, T-Shirt, Gins	3,400	102000	1224000
<b>Total variable Expense (B)</b>	3,400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5,000	60000
Guard		130	1560
Salary (staf)		5,000	60000
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		12,530	150360
<b>Net Profit (E)= [C-D]</b>		5,470	65640

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gins	25	400	10000	50	400	20000	30000
Shirts	30	400	12000	50	400	20000	32000
Ganji	40	250	10000	60	250	15000	25000
Soweter	50	400	20000	0	0	0	20000
Gild Items	60	500	30000	30	500	15000	45000
others	65	200	13000	0	0	0	13000
Security	1	35,000	35000	0	0	0	35000
<b>Total</b>	<b>271</b>	<b>0</b>	<b>130,000</b>	<b>190</b>	<b>0</b>	<b>70,000</b>	<b>200000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 70,000
- Total 200,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Shirt, T-Shirt, Gins	6,000	180000	2160000	2268000	2381400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense</b>					
Shirt, T-Shirt, Gins	5,100	153000	1836000	1927800	2024190
<b>Total variable Expense (B)</b>	<b>5,100</b>	<b>153000</b>	<b>1836000</b>	<b>1927800</b>	<b>2024190</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	900	27000	324000	340200	357210
<b>Less Variable Expense</b>					
Rent		1,000	12000	12600	13230
Electricity bill		500	6000	6300	6615
Transportation		600	7200	7560	7938
Salary (self)		5000	60000	63000	66150
Salary(Staff)		5,000	60000	63000	66150
Guard		130	1560	1638	1719.9
Entertainment		400	4800	5040	5292
Mobile bill		400	4800	5040	5292
<b>Total fixed cost (D)</b>		<b>13,030</b>	<b>156360</b>	<b>164178</b>	<b>172386.9</b>
<b>Net Profit (E)= [C-D]</b>		<b>13,970</b>	<b>167640</b>	<b>176022</b>	<b>184823.1</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

SR#	<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	167640	176022	184823.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139,640	287,662
	<b>Total Cash Inflow</b>	<b>237,640</b>	<b>315662</b>	<b>472485.1</b>
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)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
3	<b>Net Cash Surplus</b>	<b>139,640</b>	<b>287662</b>	<b>444485.1</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

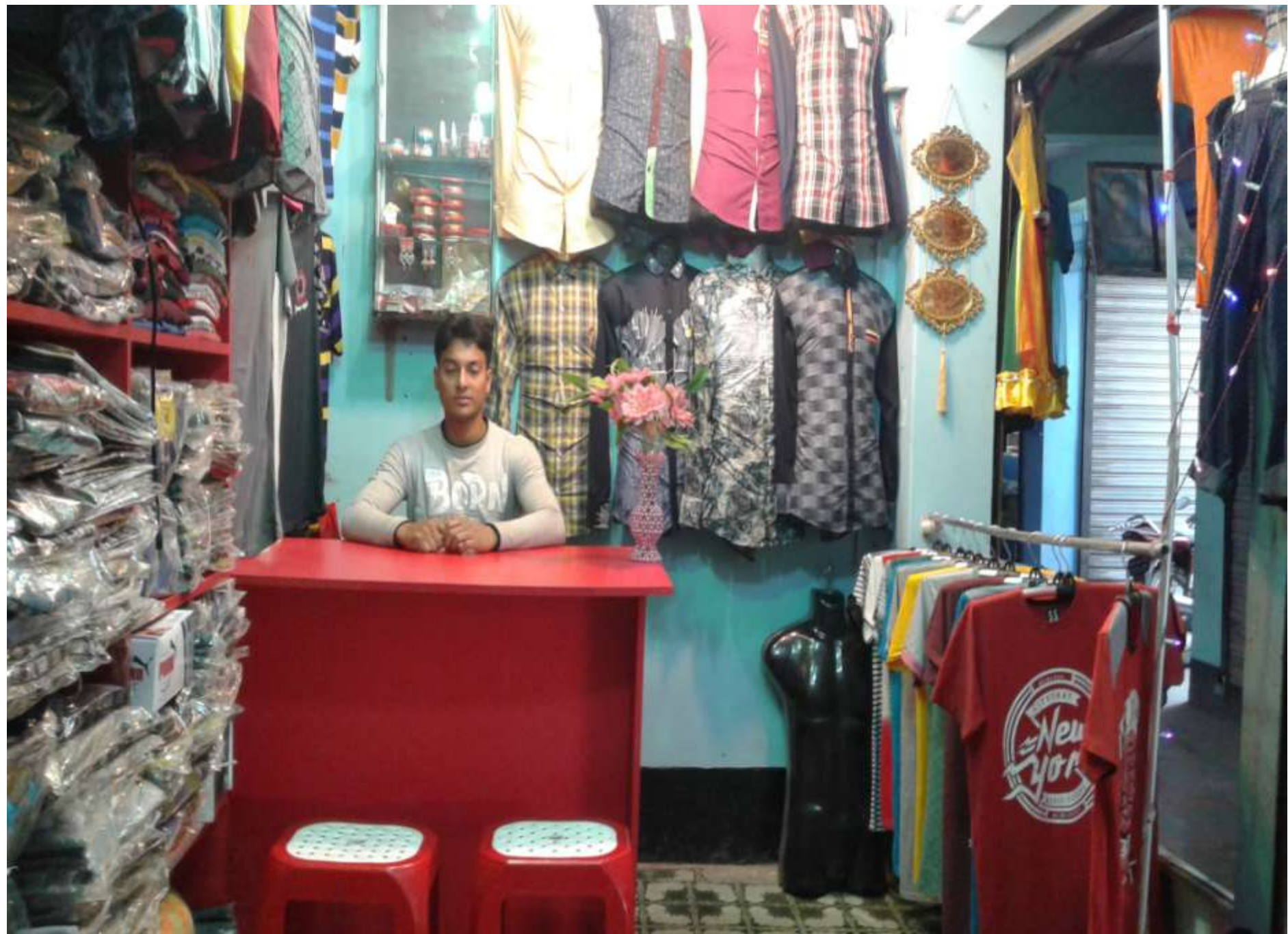
## **O**PPORTUNITIES

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

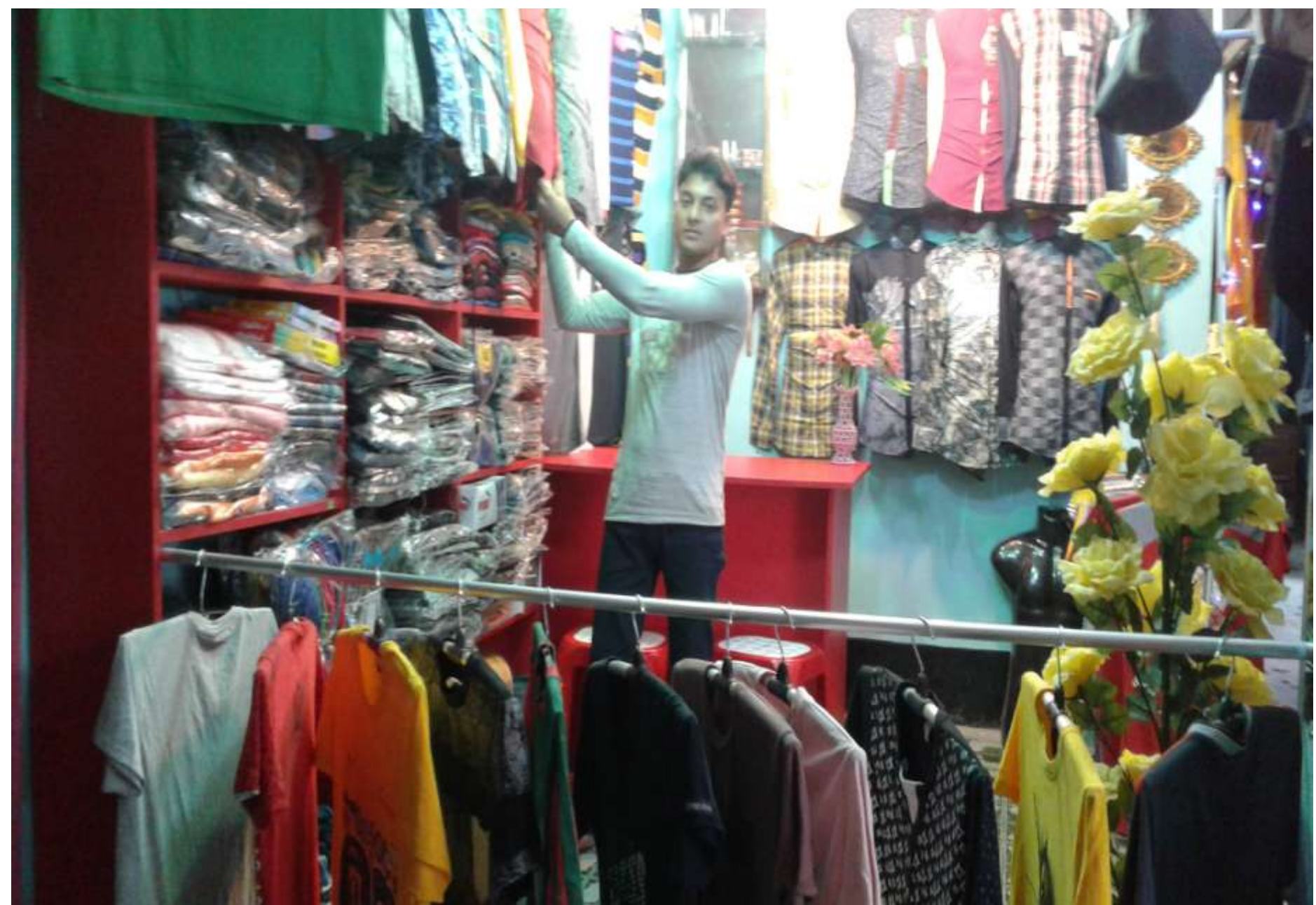
## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

