

Proposed NU Business Name: **ADHUNA**



Project identification and prepared by: Aowled Hossain,
Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU SAYED
Age	:	01-01-1996 (21 Years)
Education, till to date	:	BSS
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Dholia ; P.O Balua Chawmohoni ; P.S: Feni Sadar, 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 MARIAM
(iii) Father's name	:	SIHAB UDDIN
(iv) GB member's info	:	Branch: Dholia, Feni, Centre # 20 (Female), Member ID: 3526, Group No: 06 Member since: 26-04-1999 To 25-09-2005 (06 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 50,000 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, 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	:	02 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Government Job
Entrepreneur Contact No.	:	01845-409336
Family's Contact No.	:	01837-218987
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI MARIAM joined Grameen Bank since 06 years 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	:	ADHUNA
Location	:	Appayon Afroz Tower, Feni
Total Investment in BDT	:	BDT 670,000/-
Financing	:	Self BDT 600,000/- (from existing business) 90% Required Investment BDT 70,000/- (as equity) 10%
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	:	300,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, T-Shirt, Pungabi Etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shirt, Pant, T-Shirt, Panjabi Etc	5,000	150,000	1800000
Total Sales (A)	5,000	150,000	1800000
Less Variable Expense			
Shirt, Pant, T-Shirt, Panjabi Etc	4,000	120,000	1440000
Total variable Expense (B)	4,000	120,000	1440000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000
Less Variable Expense			
Rent		5,000	60000
Electricity bill		1,000	12000
Transportation		2,000	24000
Salary (self)		5,000	60000
Salary (staff)		7,000	84000
Entertainment		500	6000
Night Gird		0	0
Generator		250	3000
Mobile bill		300	3600
Total fixed cost (D)		21,050	252600
Net Profit (E)= [C-D]		8,950	107400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant	100	800	80,000	0	0	20,000	100,000
Shirt	80	500	40,000	0	0	20,000	60,000
Panjabi	20	950	19,000	0	0	10,000	29,000
T-Shirt	300	350	105,000	0	0	20,000	125,000
Hosiery	0	0	15,000	0	0	0	15,000
Cosmetics	0	0	10,000	0	0	0	10,000
Others	0	0	31,000	0	0	0	31,000
Security	1	0	300,000	0	0	0	300,000
Total	481		600,000	0	0	70,000	670,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Shirt, Pant, T-Shirt, Panjabi Etc	5,500	165,000	1980000	2079000	2182950
Total Sales (A)	5,500	165,000	1980000	2079000	2182950
Less Variable Expense					
Shirt, Pant, T-Shirt, Panjabi Etc	4,400	132,000	1584000	1663200	1746360
Total variable Expense (B)	4,400	132,000	1584000	1663200	1746360
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396000	415800	436590
Less fixed Expense					
Rent		5,000	60000	60,000	60,000
Electricity bill		1,200	14400	15,000	15,500
Transportation		2,500	30000	30,500	31,000
Salary (self)		5000	60000	60,000	60,000
Salary (staff)		7,000	84000	84,000	84,000
Entertainment		500	6000	6,000	6,000
Generator		250	3000	3,000	3,000
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		21,850	262,200	263,500	264,800
Net Profit (E)= [C-D]		11,150	133,800	152,300	171,790
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	133,800	152,300	171,790
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		105,800	230,100
	Total Cash Inflow	203,800	258,100	401,890
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
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	105,800	230,100	373,890

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







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gents & babies

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Shop # 4,
Appayon Afroz Tower,
College Road, Feni.
Mobile : 01845-409336
01992-585054



FAMILY PICTURE

