

Proposed NU Business Name: **NILACOL FASHION GALLERY**



Project identification and prepared by: Md: Sirajul Islam (Rasal)
Kaliakair Unit, Gazipur
Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MOTAHER HOSSAIN MITHU
Age	:	10/02/1992 (25 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother and 1 sister .
Address	:	Vill: Vannara P.O: Mouchak P.S: Kaliakair, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MUKTI BEGUM
(iii) Father's name	:	MD: KHORSAD ALOM
(iv) GB member's info	:	Branch: Mouchak, kaliakair Centre # 91(Female), Member ID: 8358/3 Group No: 04 Member since: 31/12/2012(05 Years) First loan: BDT : 10,000 /- Last loan : 20,000 /-
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 18,400 /-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	01 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01938-503651
Family's Contact No.	:	01961-350365
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MUKTI BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	: NILACOL FASHION GALLERY
Location	:	Vannara Bazar, Kaliakair , Gazipur.
Total Investment in BDT	:	BDT 3,25,000/-
Financing	:	Self BDT 2,75,000/- (from existing business) 77% Required Investment BDT 50,000/- (as equity) 23 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	7 ft x 18 ft= 126 square ft
Security of the shop	:	: 20,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; shart,pant,jakat,ganzgi, etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪ Existing no employee. ▪The shop is rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

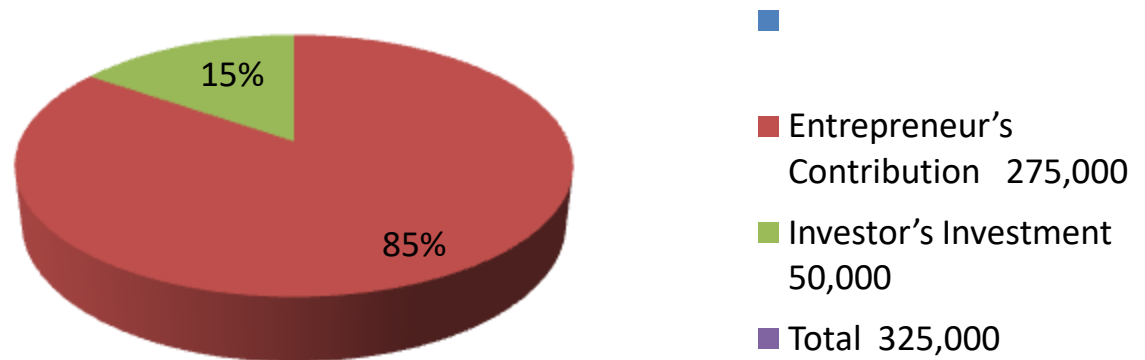
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart,pant,ganzgi,etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Shart,pant,ganzgi,etc	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		400	4,800
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (self)		5,000	60,000
Gard		200	2,400
Genator		150	1,800
Total fixed Cost (D)		8,650	103,800
Net Profit (E) [C-D]		12,350	148,200

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
3 pich	40	750	30,000	1	27,500	67,500
Cloth	50	500	25,000	1	15,000	50,000
Lungi	40	300	12,000	0	0	12,000
Goz kapor	400	48	19,200	1	4,400	33,600
Baby set	90	160	14,400	0	0	14,400
Pant	40	200	8,000	0	0	8,000
Shart	50	200	10,000	0	0	10,000
Mosary	18	300	5,400	0	0	5,400
Gazngi	30	300	9,000	0	0	9,000
Security	0	0	125,000	0	0	125,000
Others	0	0	17,000	0	3,100	20,100
Total			275,000		50,000	325,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Shart,pant,ganzgi,etc	4,200	126,000	1,512,000	1,587,600
Total Sales (A)	4,200	126,000	1,512,000	1,587,600
Less. Variable Expense				
Shart,pant,ganzgi,etc	3,360	100800	1209600	1270080
Total variable Expense (B)	3,360	100,800	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400	317,520
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		400	4,800	4,800
Transportation		500	6,000	6,000
Mobile Bill		200	2,400	2,400
Entertainment		200	2,400	2,400
Salary		0	0	0
Salary (self)		5,000	60,000	60,000
Gard		200	2400	2,400
Genator		150	1,800	1,800
Total Fixed Cost		8,650	103,800	103,800
Net Profit (E) [C-D]		16,550	198,600	213,720
Investment Payback			30,000	30,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	198,600	213,720
1.3	Depreciation (Non cash item)	1,800	1,800
1.4	Opening Balance of Cash Surplus		152,400
	Total Cash Inflow	280,400	367,920
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	128,000	30,000
3	Net Cash Surplus	152,400	319,920

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Vannara Bazar, Kaliakair
,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

