

Proposed NU Business Name: **CHOUDORY FASHION COSMATIC & GIFT**



Project identification and prepared by: Md. Nasir Uddin Shek
Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHANGIR ALAM
Age	:	02-06-1982 (35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	0 Brothers & 0 Sister
Address	:	Vill: Pathan Gor, P.O: Pathan Nagor, P.S: Chagolnya, 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 JOHORA
(iii) Father's name	:	LATE.EASHAK
(iv) GB member's info	:	Branch: Parhan Nagor, Centre # 06 (Female), Member ID: 1053/1, Group No: 04 Member since 05-03-2005/2011(06Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-
(v) Who pays GB loan installment	:	No
(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	:	10 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	Poltry Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-358083
Mother's Contact No.	:	01874-595519
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI JOHORA joined Grameen Bank since 06 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	:	CHOUDORY FASHON COSMATIC & GIFT
Location	:	Cachari Bazar, chagolnya, Feni
Total Investment in BDT	:	BDT 3,80,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	26ft x 36 ft= 936 square ft
Implementation	:	<ul style="list-style-type: none">▪ He run his business.▪ The business is operating by entrepreneur. Existing no employee.▪ Collects goods from Feni.▪ Average 20 % gain on sales.▪ The Shop is rented.▪ Agreed grace period is 3 months.

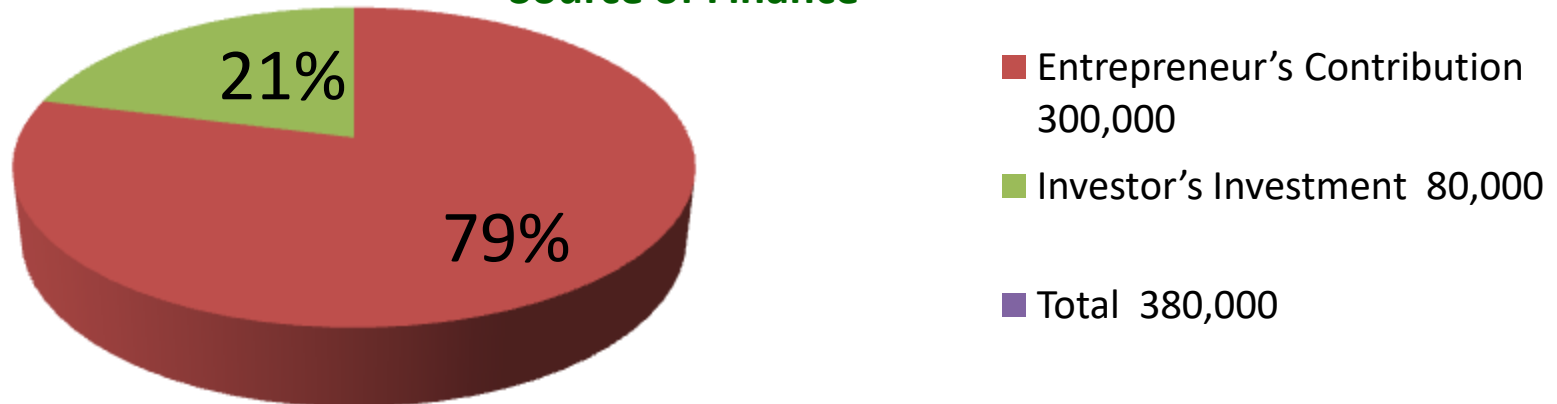
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Shoes,Than Kapor,Children dress,Lungi,ETC	1800	54000	648000
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Shoes,Than Kapor,Cheldren dress,Lungi,ETC	1440	43200	518400
Total Variable Expense	1440	43200	518400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Intertainment		200	2400
Mobil Bill		300	3600
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shoes	200	250	50000			0	50000
Than Kapor	200	50	10000	500	50	25000	35000
Children dress	200	300	60000	150	300	45000	105000
Lungi	100	400	40000			0	40000
Cosmatic			50000			0	50000
Hill Shoes	100	300	30000			0	30000
Others			60000			10000	70000
	800	1300	300000	650	350	80000	380000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shoes,Than Kapor,Children dress,Lungi,ETC	2300	69000	828000	869400	912870
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Shoes,Than Kapor,Children dress,Lungi,ETC	1840	55200	662400	695520	730296
Total Variable Expense	1840	55200	662400	695520	730296
Contributon Margin (CM) [C=(A-B)]	460	13800	165600	173880	182574
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6300	75600	76180	76769
Net Profit (E)= [C-D]		7500	90000	94500	99225
Investment Pay Back			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	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58000	120500
	Total Cash Inflow	170,000	152,500	219,725
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	58,000	120,500	187,725

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









98
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FAMILY PICTURE

