

Proposed NU Business Name: **BEST ONE JENTES COLACTION**



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Dagonvuiyan Unit, Feni
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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MOUASSAM HOSSAIN
Age	:	06-02-1983(35Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Sone,01 Daughter.
No. of siblings:	:	02Brothers,02 Sisters
Address	:	Vill:Karuj mil para P.O: Darsona,P.S: Damurhuda Dist: Chuadanga.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST:MORIWOM BEGUM
(iii) Father's name	:	LETE:SADEM ALI
(iv) GB member's info	:	Branch:Charparboti,companigong, Centre # 11 (Female), Member ID:1804/4 Group No: 07 Member since: 31/05/2007 (10Years) First loan: BDT 5000/- Existing loan: BDT 20000 Outstanding loan:5250
Further Information:		
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	NA
(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	:	0 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01617799328
Family's Contact No.	:	01868437110
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:MORIWOM BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	BEST ONE JENTES COLACTION
Location	:	Colleg road, Chowdhary hat, Companigong, Noyakhali
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 220,000/- (from existing business) 85% Required Investment BDT 50,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 15% gain on sales▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Garments items	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Garments items	2550	76500	918000
Total variable Expense (B)	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		1000	12000
Electricity bill		300	3600
Transportation		1500	18000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		50	600
Generator		450	5400
Mobile bill		500	6000
Total fixed cost (D)		8950	107400
Net Profit (E)= [C-D]		4550	54600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	100	600	60000	25	600	15000	75000
Shart	150	450	67500	30	450	13500	81000
T-shart	200	200	40000	50	200	10000	50000
Pangabi	20	1000	20000	0	0	0	20000
Gangi	50	150	7500	0	0	0	7500
Lungi	20	350	7000	0	0	0	7000
huseary	0	0	10000	0	0	0	10000
Security	0	0	10000	0	0	0	10000
Others	0	0	0	0	0	11500	11500
Total			222000			50000	272000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Garments items	5320	159600	1915200	2010960	2111508
Total Sales (A)	5320	159600	1915200	2010960	2111508
Less Variable Expense					
Garments items	4522	135660	1627920	1709316	1794781.8
Total variable Expense (B)	4522	135660	1627920	1709316	1794781.8
Contribution Margin (CM) [C=(A-B)	798	23940	287280	301644	316726.2
Less Variable Expense					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6200	6400
Transportation		2000	24000	24200	24400
Salary (self)		5000	60000	62000	64000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		50	600	600	600
Generator		450	5400	5400	5400
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		14850	178200	180800	183400
Net Profit (E)= [C-D]		9090	109080	114534	120260.7
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	109080	114534	120260.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89,080	183,614
	Total Cash Inflow	159,080	203,614	303,875
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	89,080	183,614	283,875

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 05 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







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