

## Proposed NU Business Nam:JANATH FASHIN



Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>MD.JAKAIR HOSSIN MOLLA</b>
	:	24-/01-1984(34 Years)
Education, till to date	:	S,S ,C
Marital status	:	MARRIED
Children	:	1 son 1 DAUGHTER
No. of siblings:	:	31Brother, 1 SISTER
Address	:	Vill:PARBAYJARA POS:PONGBAYJARA , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	Most: SHAJADAI MOLLA
(iii) Father's name	:	MD. JAYNAL MOULA
(iv) GB member's info	:	Branch : PONGBAYJARA Centre #47/m (male), Member ID : 5233/2 Group No:05 Member since:1/07/1996 First loan: BDT 2000 /-
Further Information:		Outstanding loan: NIL
(v) Who pays GB loan installment	:	fathar
(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	:	5years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731110321
Family's Contact No.	:	01752036938
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAJADI MOIIA

joined Grameen 08years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utili.ze loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JANATH FASHIN</b>
Location	:	HOSPITAL ROAD NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT 2320000/-
Financing	:	Self BD182000/- (from existing business 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10ft=100square ft
Security of the shop	:	70000TK .
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods LIK: SHIRT PIECE FORAG , GANGI , TAIN TAYJAR ,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is RENT .</li><li>▪Collects goods from DHAKA .</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

BDT (TK)

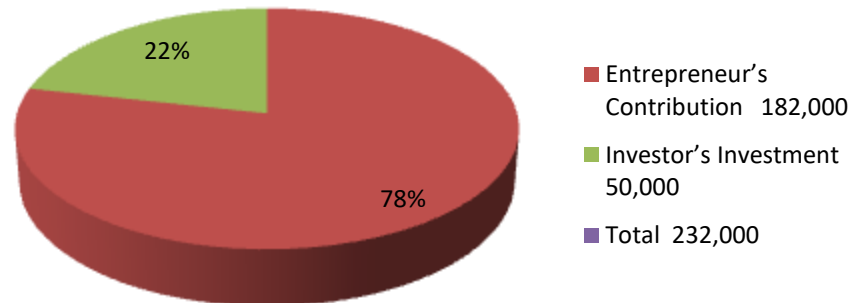
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
SHIRT PIECE FORAG , GANGI , TAIN TAYJAR		80000	960000
<b>Total Sales (A)</b>		<b>80000</b>	<b>960000</b>
<b>Less. Variable Expense</b>			
SHIRT PIECE FORAG , GANGI , TAIN TAYJAR		64000	768000
<b>Total variable Expense (B)</b>		<b>64000</b>	<b>768000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>16000</b>	<b>192000</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electricity Bill		300	3600
Transportation		,500	6000
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		100	1200
janitor		100	1200
salary (staff)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7500</b>	<b>90000</b>
<b>Net Profit (E) [C-D]</b>		<b>8500</b>	<b>102000</b>

## Investment Breakdown

### Investment Breakdown

Particula	Existing	Proposed	Proposed Total
SHART	40000	30000	70000
FOROG	50000		50000
GANGI	10000		10000
TAIN	2000		2000
TAIJAR	10000		10000
RADIMAT		20000	20000
<b>Total</b>	<b>112000</b>	<b>50000</b>	<b>162000</b>

## Source of Finance



Particular	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>			
: THAN KAPOR CHAPA KAPOR THREE PIECE SHIRT KAMIZE ,etc.	80000	960000	1008000
<b>Total Sales (A)</b>	<b>80000</b>	<b>960000</b>	<b>1008000</b>
<b>Less. Variable Expense</b>			
: THAN KAPOR CHAPA KAPOR THREE PIECE SHIRT KAMIZE ,etc.	64000	768000	806400
<b>Total variable Expense (B)</b>	<b>64000</b>	<b>768000</b>	<b>806400</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>16000</b>	<b>192000</b>	<b>201600</b>
<b>Less. Fixed Expense</b>			
Rent	1000	12000	12000
Mobile Bill	300	3600	3700
Electricity Bill	300	3600	3700
Transportation	500	6000	6200
Guard	100	1200	1200
Entertainment	200	2400	2600
salary (staff)	0	0	0
janator	100	1200	1200
Salary (self)	5000	60000	60000



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	102000	111000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		72000
	<b>Total Cash Inflow</b>	<b>152000</b>	<b>183000</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>72000</b>	<b>153000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

