

## Proposed NU Business Name: **TOP COLLECTION GENTS**



Project identification and prepared by: MD: Bellal Hossain  
Dagonbhuiyan, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD:RIPON HOSSAIN</b>
Age	:	10-03-1991 ( 26 Years)
Education, till to date	:	B.B.S
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, P.S: Dagonvuiyan, 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	:	<b>ROZIA BEGUM</b>
(iii) Father's name	:	<b>ABU SAYED</b>
(iv) GB member's info	:	Branch:Chorparboty companiongong, Centre # 05 (Female), Member ID: 3104/2, Group No: 02 Member since: 24/12/2011 ( 05 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan:32400
(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	:	years experience in running business. 6 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-925277
Family's Contact No.	:	01882-955282
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROZIA BEGUM** joined Grameen Bank since 5 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TOP COLLECTION GENTS</b>
Location	:	Shake Anowora market, Chowdharuyhat , Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 3,17,500/-
Financing	:	Self BDT 267,500/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
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
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Jeans items etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by the entrepreneur himself. He has 01 employee.</li><li>▪One will be appointed after getting equity money</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Dhaka.</li><li>▪ Agreed grace period is 3 months.</li></ul>

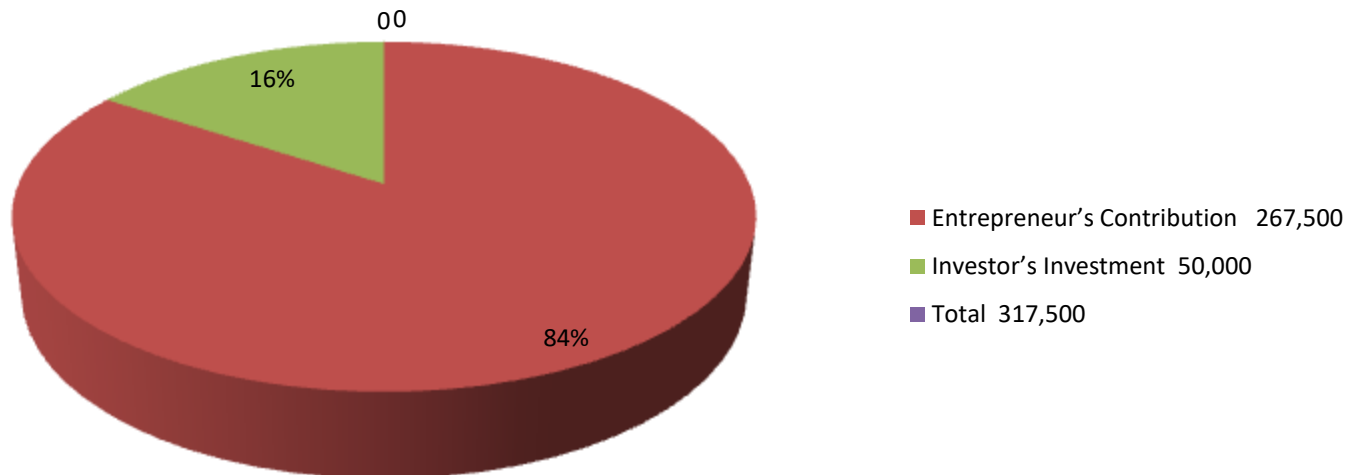
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Jeans items etc.	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	4,000	120,000	1,440,000
<b>Less Variable Expense</b>			
Jeans items etc.	3,000	90,000	1,080,000
<b>Total variable Expense (B)</b>	3,000	90,000	1,080,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less Variable Expense</b>			
Rent		1,100	13,200
Electricity bill		500	6,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary(Staff)		5,000	60,000
Entertainment		200	2,400
Guard		50	600
Generator		300	3,600
Mobile bill		500	6,000
<b>Total fixed cost (D)</b>		<b>15,650</b>	<b>187,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>14,350</b>	<b>172,200</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Pant	200	800	160,000	30	800	24,000	184,000
Shirt	50	450	22,500	40	450	18,000	40,500
T-Shirt	100	150	15,000	50	150	8,000	23,000
Gangi	150	100	15,000	0	0	0	15,000
Shoe	20	250	5,000	0	0	0	5,000
Security	0	0	50,000	0	0	0	50,000
<b>Total</b>	0	0	267,500	0	0	50,000	317,500

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthl y	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Jeans items etc.	5,900	177,000	2124000	2230200	2341710
<b>Total Sales (A)</b>	5,900	177,000	2124000	2230200	2341710
<b>Less Variable Expense</b>					
Jeans items etc.	4,425	132,750	1593000	1672650	1756282.5
<b>Total variable Expense (B)</b>	4,425	132,750	1593000	1672650	1756282.5
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,475</b>	<b>44,250</b>	<b>531000</b>	<b>557550</b>	<b>585427.5</b>
<b>Less Variable Expense</b>					
Rent		1,100	13,200	13,200	13,200
Electricity bill		1000	12,000	12,500	13,000
Transportation		3,500	42,000	42,500	43,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		50	600	600	600
Generator		300	3,600	3,600	3,600
Mobile bill		700	8,400	8,600	8,800
<b>Total fixed cost (D)</b>		<b>16,850</b>	<b>202,200</b>	<b>203,400</b>	<b>204,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>27,400</b>	<b>328,800</b>	<b>354,150</b>	<b>380,828</b>
Investment Payback			20,000	20,000	20,000



# 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	50,000		
1.2	Net Profit	328,800	354,150	380,828
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		308,800	642,950
	<b>Total Cash Inflow</b>	378,800	662,950	1,023,778
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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	308,800	642,950	1,003,778

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 06 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



YONEX  
YONEX

VILLAGE ENGLISH  
VILLAGE SCHOOL



Top কালেকশান  
জেন্টস  
সু বেবী Care

LEADERS  
PEOPLE

Glotta

Glotta



NEVER RESTHATE AN OLD MAN  
MOUNTAIN BIKE  
SUPERMAN VS BATMAN

72  
SHOOT  
E  
MARVEL

ROY & CO

E  
Taariff & Tax  
E  
Taariff & Tax

Care



**Top** কালেকশান  
জেটস  
এন্ড বেবী Care  
একটি অসাধারণ পুরা  
পাকা টি-শার্ট, সার্ট, পাজার  
& সজাজের ব্যবহারে, পোশাক  
সেখামতুলে পাইকারী ও  
চুলা বিক্রেতা করুন।  
একটি অসাধারণ পুরা  
পাকা টি-শার্ট, সার্ট, পাজার  
& সজাজের ব্যবহারে, পোশাক  
সেখামতুলে পাইকারী ও  
চুলা বিক্রেতা করুন।

BHAIR SCHOOL

TOP TUNER

TOP TUNER

Reebok  
Keep it on

ARMANI

PALASH



**Top** কালেকশন  
জেন্টস  
এন্ড বেবী Care

একটি অসাধারণ শীট  
পান্ডে টি-শার্ট, ড্রিজ প্যান্ট  
ও সজ্জাবাদে বেবী ক্যার  
কোরসেটা। পুষ্টিতে  
সুখী হিমে ভরা হে।

একটি অসাধারণ শীট  
পান্ডে টি-শার্ট, ড্রিজ প্যান্ট  
ও সজ্জাবাদে বেবী ক্যার  
কোরসেটা। পুষ্টিতে  
সুখী হিমে ভরা হে।



P কালেকশান জেন্ট

Room

