

Proposed NU Business Name: **NEW LUCKY DRESS HOUSE**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABDUL REZZAK</b>
Age	:	03-06-1983( 34Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	03 Brothers,02 sisters
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
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>SORBOTIR NESSA</b>
(iii) Father's name	:	<b>ABDUR ROB</b>
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 27(Female), Member ID: 1374, Group No: 05 Member since: 1995 to 2010 till (15Years) First loan: BDT 2,000 Existing Loan: BDT: 60,000, Outstanding loan:0/=
Further Information:		
(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..	:	

## ***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	:	12years experience in running business. 07 Years in own business. He has 5 Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724316143
Family's Contact No.	:	01812883693/01720182108
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SORBOTIR NESSA** joined Grameen Bank since 15 years ago. At first she took BDT 25000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

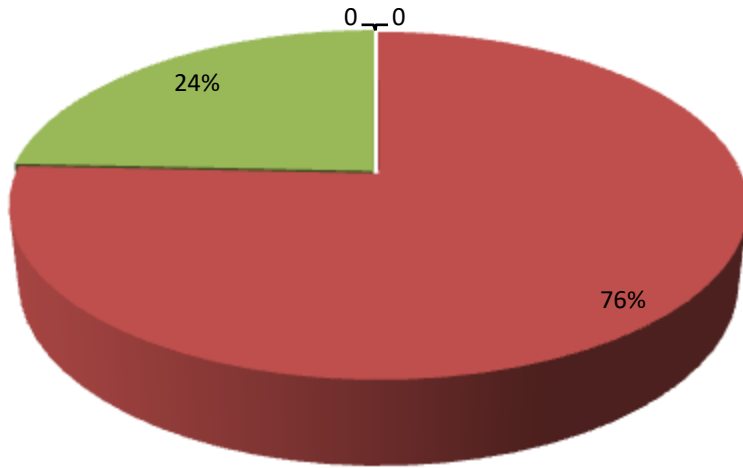
Business Name	:	<b>NEW LUCKY DRESS HOUSE</b>
Location	:	Chowdharyhat ,Main Road,Nohakhali.
Total Investment in BDT	:	BDT 205750/-
Financing	:	Self BDT 155750/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed 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; Shirt &amp;Pant PicesThan Cloths,Tailaring Servising,etc.</li><li>▪The business is operating by entrepreneur. Existing 05 employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪Average 60% gain on sales</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Shirt &Pant PicesThan Cloths,Tailaring Servising,etc	2,000	60000	720000
<b>Total Sales (A)</b>	2000	60000	720000
<b>Less Variable Expense</b>			
Shirt &Pant PicesThan Cloths,Tailaring Servising,etc	800	24000	288000
<b>Total variable Expense (B)</b>	800	24000	288000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1200	36000	432000
<b>Less Variable Expense</b>			
Rent		1500	18000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		20000	240000
Entertainment		200	2400
Gird		50	600
Generator		600	7200
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		29350	352200
<b>Net Profit (E)= [C-D]</b>		6650	79800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shairt	100	500	50000	0	0	15000	65000
Pant Pices	20	500	10000	0	0	10000	20000
Than Cloths	200	60	12000	0	0	12000	24000
Borker Cloths	35	450	15750	0	0	13000	28750
Machin	7	4000	28000	0	0	0	28000
Others	0	0	20000			0	20000
Security	0	0	20000	0	0	0	20000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>155750</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>205750</b>



- Entrepreneur's Contribution 155,750
- Investor's Investment 50,000
- Total 205,750

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Shirt &Pant PicesThan Cloths,Tailaring Servising,etc	2500	75000	900000	945000
<b>Total Sales (A)</b>	2500	75000	900000	945000
<b>Less Variable Expense</b>				
Shirt &Pant PicesThan Cloths,Tailaring Servising,etc	1000	30000	360000	378000
<b>Total variable Expense (B)</b>	1000	30000	360000	378000
<b>Contribution Margin (CM) [C=(A-B)</b>	1500	45000	540000	567000
<b>Less Variable Expense</b>				
Rent		1500	18000	18000
Electricity bill		1500	18000	18200
Transportation		1000	12000	12200
Salary (self)		5000	60000	60000
Salary(staff)		25000	300000	300000
Entertainment		200	2400	2400
Gird		50	600	600
Generator		600	7200	7200
Mobile bill		700	8400	8600
<b>Total fixed cost (D)</b>		35550	426600	447930
<b>Net Profit (E)= [C-D]</b>		9450	113400	119070
Investment Payback			<b>30000</b>	<b>30000</b>



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

SR#	Particulars	Year 1 (BDT)		Year 2 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>113400</b>	<b>119070</b>	<b>125023.5</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		83,400	182,470
	<b>Total Cash Inflow</b>	163,400	212,470	317,494
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000	30000
3	<b>Net Cash Surplus</b>	83,400	182,470	287,494

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 12 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















