

A Nobin Udyokta Project

Proposed NU Business Name :Nurjahan Fashion



NU Identified and PP Prepared :
Md. Sohrab Hossain (Manikganj Unit)
Verified by : Md.Khalilur Rahman

Presented by :
Md Rajib Uddin

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Rajib Uddin
Age	:	28
Marital status	:	Married
Children	:	No Children
No. of siblings:	:	1 Brother, 1 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rahima Begum
(iii) Father's name	:	Md. Mojir Rahman
(iv) GB member's info	:	Branch: Mohadebpur, Shibaloy, Centre #16(M), Loanee No.: 1462, Group No :03 Member since : 1990 First loan: Tk. 2,000 Existing loan: 90,000 , Outstanding: 60,688
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	S.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Cloths Business
Trade License No.	:	04518
Business Experiences	:	7 years
Other Own/Family Sources of Income	:	Father (Agriculture)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj.
Contact Info	:	01922825281

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 1990 (25 Year) . At first she took a loan amount of BDT 2,000 from Grameen Bank. NU Uses this GB loan in his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Nurjahan Fashion
Address/ Location	:	Municipal Market, Bus stand Manikganj.
Total Investment in BDT	:	5,40,000
Financing	:	Self BDT : 4,40,000 (from existing business) - 82 % Required Investment BDT : 1,00,000 (as equity) - 18%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 8,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items: Advance : 3,00,000 Decoration(Rack +table) : 20,000 Total Goods : 1,20,000	4,40,000		
i. Proposed Stock Items: Total Goods :1,00,000		1,00,000	
Total Capital	4,40,000/-	1,00,000/-	5,40,000/-

Present Stock items	
Product name with quantity	Amount
Shirt(300tk*165 piece)	49,500
Pant(350tk*130 piece)	45,500
T-Shirt(150tk*100 piece)	15,000
Kid's Shirt,Pant	10,500
Total Present Stock	1,20,000

Proposed items	
Product Name with quantity	Amount
Shirt(300tk*100 piece)	30,000
Pant(350tk*100piece)	35,000
T-Shirt(150tk*100 piece)	15,000
Kid's Shirt,Pant	20,000
Total Proposed Stock	1,00,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	3,000	90,000	10,80,000
<i>Less: Cost of sales</i>	2,400	72,000	8,64,000
Profit (20%) [A]	600	18,000	2,16,000
<i>Less: Operating Costs</i>			
Electricity bill		600	7,200
Shop Rent		3,000	36,000
Transport		200	2,400
Night guard bill		100	1,200
Mobile bill		250	3,000
Present salary/Drawings- self		7,000	84,000
Generator bill		200	2,400
Others(Chada+SMS+TL)		200	2,400
Non Cash Item:			
Depreciation Expenses 10%(10,000)(1,000)		83	1,000
Total Operating Cost (D)		11,633	1,39,596
Net Profit (C-D):		6,367	76,404

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	4,000	1,20,000	14,40,000	4,500	1,35,000	16,20,000	5,000	1,50,000	18,00,000
<i>Less: Cost of sales</i>	3,200	96,000	11,52,000	3,600	1,08,000	12,96,000	4,000	1,20,000	14,40,000
Profit (20%) [A]	800	24,000	2,88,000	900	27,000	3,24,000	1,000	30,000	3,60,000
<i>Less: Operating Costs</i>									
Electricity bill		600	7,200		600	7,200		600	7,200
Shop Rent		3,000	36,000		3,000	36,000		3,000	36,000
Transport		250	3,000		250	3,000		300	3,600
Mobile bill		300	3,600		300	3,600		350	4,200
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Night guard bill		100	1,200		100	1,200		100	1,200
Generator bill		200	2,400		200	2,400		200	2,400
Others (Chada+SMS+TL)		250	3,000		300	3,600		300	3,600
Depreciation Expenses(10%)(20,000)(2000)		166	2,000		166	2,000		166	2,000
Total Operating Cost (E)		12,866	1,54,392		12,866	1,54,392		13,016	1,56,192
Net Profit		11,134	1,33,608		14,134	1,69,608		16,984	2,03,808
GT payback			40,000			40,000			40,000
Retained Income:			93,608			1,29,608			1,63,808

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	1,33,608	1,69,608	2,03,808
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	-	35,000	1,66,608
	Total Cash Inflow	2,35,608	2,06,608	3,72,416
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan*	60,688		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	2,00,688	40,000	40,000
3.0	Net Cash Surplus	35,000	1,66,608	3,32,416

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 7 Years of Experience
- Position of his store beside Highway.

WEAKNESS

- Opponent in same areas

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Theft

Pictures

























Presented at
GT's 16th Internal Design Lab
on August 31, 2015 at GT

Thank You