

## Proposed NU Business Name: **SAJEEB FASHION**



Project identification and prepared by: Atikur Rahman  
Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>KRISNA SHAHA</b>
Age	:	13-02-1984 (31 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Kalihati P.O: Kalihati, P.S: Kalihati , Dist: Tangail
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>LATE. DULALI SAHA</b>
(iii) Father's name	:	<b>BOLRAM SAHA</b>
(iv) GB member's info	:	Branch: Elega Kalihati, Centre # 82 (Female), Member ID: 6963, Group No: 04 Member since: 22-11-1993 (22 Years) First loan: BDT <del>2,500/-</del> Outstanding loan: Nil
Further Information:		
(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	:	Eight years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01712-197181
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. DULALI SAHA joined Grameen Bank since 22 years ago. At first she took 2500-taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development & business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAJEEB FASHION</b>
Location	:	Kalihati, Hospital road, Tangail
Total Investment in BDT	:	BDT 2,35,000/-
Financing	:	Self BDT 1,35,000/- (from existing business) 57% Required Investment BDT 1,00,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 07 ft= 70 square ft
Security of the shop	:	BDT 1,80,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, Jacket, Punjabi, Sweater, Kids cloths etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul>

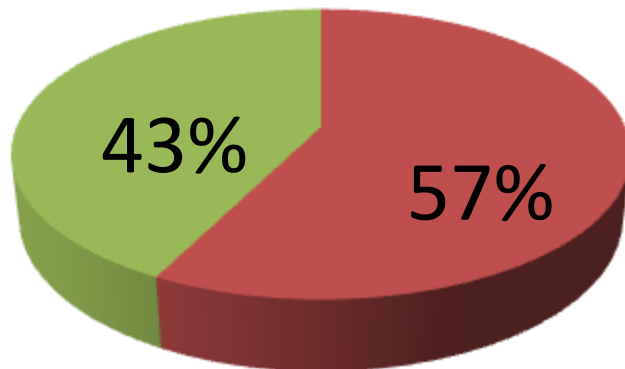
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloths	2,250	67,500	810,000
<b>Total Sales (A)</b>	<b>2,250</b>	<b>67,500</b>	<b>810,000</b>
<b>Less. Variable Expense</b>			
Cloths	1,800	54,000	648,000
<b>Total variable Expense (B)</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,900</b>	<b>94,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,600</b>	<b>67,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt (60 x 450)	27,000	10,000	37,000
Pant (80 x 500)	40,000	20,000	60,000
Jacket (15 x 600)	9,000	15,000	24,000
Blazer (1 x 1000)	1,000	10,000	11,000
Frock (50 x 350)	17,500	5,000	22,500
T-shirt	5,000	8,000	13,000
Punjabi (25 x 550)	13,750	-	13,750
Sweater (30 x 300)	9,000	20,000	29,000
Baby set, Kids Cloths	12,750	12,000	24,750
<b>Total</b>	<b>135,000</b>	<b>100,000</b>	<b>235,000</b>

## Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 100,000
- Total 235,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cloths	3,250	97,500	1,170,000	1,228,500
<b>Total Sales (A)</b>	<b>3,250</b>	<b>97,500</b>	<b>1,170,000</b>	<b>1,228,500</b>
<b>Less. Variable Expense</b>				
Cloths	2,600	78,000	936,000	982,800
<b>Total variable Expense (B)</b>	<b>2,600</b>	<b>78,000</b>	<b>936,000</b>	<b>982,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>650</b>	<b>19,500</b>	<b>234,000</b>	<b>245,700</b>
<b>Less. Fixed Expense</b>				
Rent		1,500	18,000	18,000
Electricity Bill		300	3,600	4,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		800	9,600	11,500
Entertainment		300	3,600	4,000
<b>Total Fixed Cost</b>		<b>8,300</b>	<b>99,600</b>	<b>103,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,200</b>	<b>134,400</b>	<b>142,700</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	134,400	142,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		74,400
	<b>Total Cash Inflow</b>	<b>234,400</b>	<b>217,100</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>74,400</b>	<b>157,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 08 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

স  
জী  
ব  
ফ্যা  
শ  
ন


















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

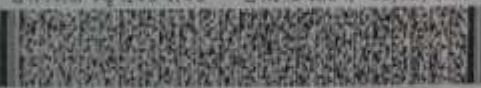


নাম: কৃষ্ণ শাহা  
 Name: KRISNA SHAHA  
 লিঙ্গ: মসকুম শাহা  
 মাতা: মৃত মুলানী হানী শাহা  
 Date of Birth: 13 Feb 1984  
 ID NO: 9324701220711

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেললে তা পুনরায় মেল নির্দেশ দেয়া হবে এবং মেলের জন্য অর্থের প্রদান করা হলে।  
 ঠিকানা: প্রাথমিক: কালিহাতী, কালিহাতী, ঝালকাঠি, কালিহাতী - ১৯৭০, কালিহাতী পৌরসভা, কালিহাতী, ঝালকাঠি

রক্তের গ্রুপ / Blood Group: A+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:  প্রদানের তারিখ: ০৪/০৪/২০০৮



গ্রামীণ ব্যাংক  
 খিলদা কালিহাতী শাখা  
 ঘাটাইল এরিয়া  
 টাংগাইল যোন

কোন খরীদার ছবিঃ



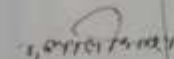
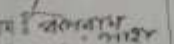
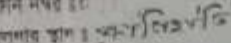
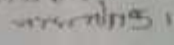
পট্টোফোন ধরীতা ও পরিচালনাকারীদের পরিচয়পত্র

পট্টোফোন পরিচালনাকারী-১



নাম:   
 খরীদার নামে সম্পর্ক: 

পট্টোফোন ধরীতা

খরীদার নাম:   
 পিতা/মাতার নাম:   
 জাতীয় নম্বর: ৯২-৩০  
 গ্রাম নং: ০১ কেস নং: ৬১১  
 পট্টোফোন নম্বর: ১৫  
 পরিচালনার স্থান:   


পট্টোফোন পরিচালনাকারী-২



নাম:   
 খরীদার নামে সম্পর্ক: 

  
 শাখা ব্যবস্থাপক  
 গ্রামীণ ব্যাংক  
 কালি কালিহাতী শাখা  
 টাংগাইল

৩৬৬ ৩৬৬৫ - ২২/১১/১২২৬  
 ২২/৬/২০১০

# FAMILY PICTURE

