

# Proposed NU Business Name: **M/S JOYNOB FASHION HOUSE & COSMETICS**



Project identification and prepared by: MD. Kajem Uddin,  
Bason Unit, Gazipur

Project verified by: MD. Rofiquel Islam



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

Name	:	<b>JAHIDUL ISLAM JONY</b>
Age	:	13-01-1989 (26 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Borthers & 2 Sisters
Address	:	Vill: Outpara, P.O: Chandona, P.S: Gazipur Sadar, Dist: Gazipur
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>JOYNOB AKTER</b>
(iii) Father's name	:	<b>MD. JOYNAL ABEDEEN</b>
(iv) GB member's info	:	Branch: Bason Gazipur, Centre # 78(Female), Member ID: 7485, Group No: 07 Member since: 10-02-1995 (20Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 5,50,000, Outstanding loan: BDT 3,04,700
(v) Who pays GB loan installment	:	Mother
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-949217
Mother's Contact No.	:	01745-043845
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

JOYNOB AKTER joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S JOYNOB FASHION HOUSE &amp; COSMETICS</b>
Location	:	Outpara, College Road, Chandona, Gazipur
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 55% Required Investment BDT 1,50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	13 ft x 10 ft= 130 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pant, T-shirt, Shirt, 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 owned.</li><li>▪Collects goods from Kaliganj, Joydebpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

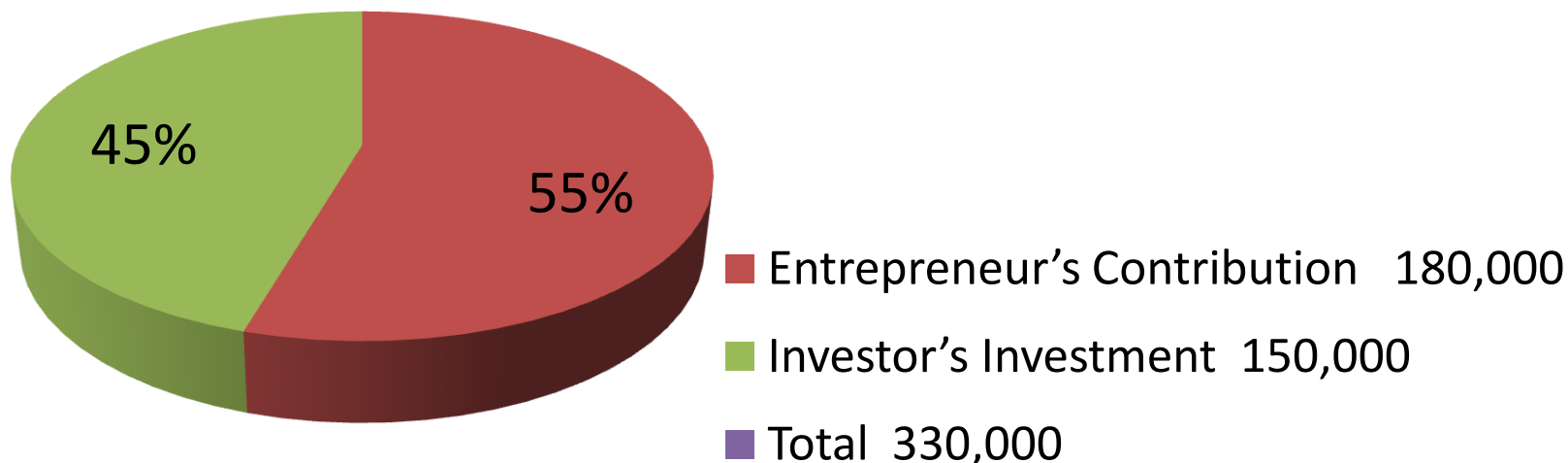
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloths	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Cloths	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		350	4,200
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		300	3,600
Transportation		300	3,600
Guard		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,450</b>	<b>71,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,550</b>	<b>108,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pant (40 x 450)	18,000	0	18,000
T-shirt (110 x 100)	11,000	19,500	30,500
Shirt (70 x 500)	35,000	0	35,000
Kids Sweater (65 x 300)	16,500	0	16,500
Ladies Sweater (30 x 500)	15,000	30,500	45,500
Jeans Pant (60 x 700)	42,000	70,000	112,000
Full Shirt & Others	42,500	0	42,500
Cosmetics	0	30,000	30,000
<b>Total</b>	<b>180,000</b>	<b>150,000</b>	<b>330,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cloths	3,850	115,500	1,386,000	1,455,300
<b>Total Sales (A)</b>	<b>3,850</b>	<b>115,500</b>	<b>1,386,000</b>	<b>1,455,300</b>
<b>Less. Variable Expense</b>				
Cloths	3,080	92,400	1,108,800	1,164,240
<b>Total variable Expense (B)</b>	<b>3,080</b>	<b>92,400</b>	<b>1,108,800</b>	<b>1,164,240</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>770</b>	<b>23,100</b>	<b>277,200</b>	<b>291,060</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		350	4,200	4,200
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		300	3,600	4,000
Transportation		500	6,000	8,000
Guard		200	2,400	3,000
<b>Total Fixed Cost</b>		<b>6,750</b>	<b>81,000</b>	<b>84,700</b>
<b>Net Profit (E) [C-D]</b>		<b>16,350</b>	<b>196,200</b>	<b>206,360</b>
<b>Investment Payback</b>			<b>90,000</b>	<b>90,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	196,200	206,360
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		106,200
	<b>Total Cash Inflow</b>	<b>346,200</b>	<b>312,560</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	<b>Total Cash Outflow</b>	<b>240,000</b>	<b>90,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>106,200</b>	<b>222,560</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 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























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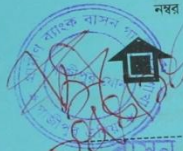
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(একাধিক জিপিএস এর হিসাব সংরক্ষণ করা হবে)

শাখা বাবস্বাপাতের স্বাক্ষর





# FAMILY PICTURE

