

Proposed NU Business Name: CHOISE FASHION



Project identification and prepared by: Md Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	BOKUL
Age	:	18-04-1983 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 3 Sister
Address	:	Vill: Sinabaha, P.O: Bashtoli,P.S: Kaliakoir 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	:	HAZERA BEGUM
(iii) Father's name	:	MD MINHAZ UDDIN DEOWAN
(iv) GB member's info	:	Branch: Atabaha Kaliakoir , Centre # 11(Female), Member ID: , Group No: Member since: 20-01-1988 to 01-01-2008 (20 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: Nil
(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	:	07 years experience in running business. Own business 07 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-467752
Mother's Contact No.	:	01957-930656
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZERA BEGUM joined Grameen Bank since 07 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHOICE FASION
Location	:	Shafipur, Kalaikoir, Gazipur
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 250,000/-(from existing business) 71% Required Investment BDT 100,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12ft= 240 square ft
Security of the shop	:	BDT 200000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt,chador, three piece,shoe net etc▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 02 employee.▪The shop is rented..▪Collects goods from Dhaka▪Agreed grace period is 3 months.

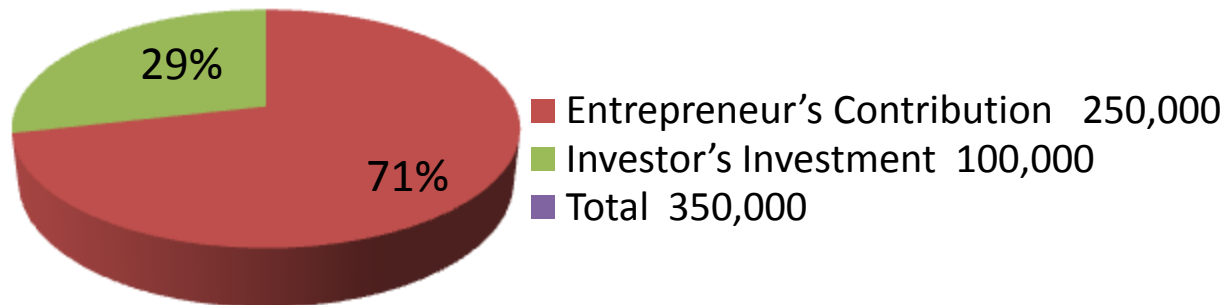
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shirt,chador, three piece,shoe net etc	5400	162000	1944000
Total Sales (A)	5400	162000	1944000
Less Variable Expense			
Shirt,chador, three piece,shoe net etc	4320	129600	1555200
Total variable Expense (B)	4,320	129600	1555200
Contribution Margin (CM) [C=(A-B)]	1,080	32400	388800
Less Variable Expense			
Rent		5,500	66000
Electricity bill		2000	24000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Guard		200	2400
Mobile bill		200	2400
Total fixed cost (D)		24,100	289200
Net Profit (E)= [C-D]		8,300	99600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Sharee	20	800	16000	38	800	30,400	46,400
3 Piece	200	600	120000	72	700	50,400	170,400
Chador	10	600	6000	0	0	0	6,000
Vail	50	1500	75000	0	0	0	75,000
Scarf	200	25	5000	36	200	7,200	12,200
Shoe	0	0	1000	0	0	10,000	11,000
Bag	27	1000	27000	0	0	2,000	29,000
Total		4525	250,000	110	0	100,000	350,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Shirt,chador, three piece,shoe net etc	6800	204000	2448000	2570400
Total Sales (A)	6800	204000	2448000	2570400
Less Variable Expense				
Shirt,chador, three piece,shoe net etc	5440	163200	1958400	2056320
Total variable Expense (B)	5,440	163200	1958400	2056320
Contribution Margin (CM) [C=(A-B)	1,360	40800	489600	514080
Less Variable Expense				
Rent		5,500	66,000	66,000
Electricity bill		2500	30000	31,000
Transportation		1,300	15600	16,000
Salary (self)		5000	60000	60,000
Salary(Staff)		10000	120000	120,000
Entertainment		200	2400	2,400
Guard		200	2400	2,400
Mobile bill		400	4800	5,000
Total fixed cost (D)		24,900	298800	300,400
Net Profit (E)= [C-D]		15900	190800	213,680
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	190,800	213,680
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		130,800
	Total Cash Inflow	290800	344480
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	130,800	284480

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















চয়েজ ফ্যাশন

সর্বশেষ ডিজাইন, সেরা মানের কাপড়, সস্তা দামে, সর্বশ্রেষ্ঠ মানের কাপড়, সর্বশ্রেষ্ঠ মানের কাপড়, সর্বশ্রেষ্ঠ মানের কাপড়

বকুল

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FAMILY PICTURE

