

Proposed NU Business Name: **NOVORUPA GENTS FASOIN**



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

Name	:	<b>MD:ABUL KALAM AZAD</b>
Age	:	01-05-1986( 30Years,09 Months)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	01Doughter
No. of siblings:	:	04 Brother
Address	:	Vill: South Mohammed P.O: kollandi P.S: Shan beg, 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>SUMSUNNEHER</b>
(iii) Father's name	:	<b>MD:SORIWOTULLA</b>
(iv) GB member's info	:	Branch:, mohammedpur,shanbeg. Centre # 37 (Female), Member ID:3505, Group No: 03 Member since: 15/03/2001-31/12/2008 ( 07Years) First loan: BDT 2000/- Existing loan: BDT 10000 Outstanding loan:0
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818955806
Family's Contact No.	:	01811619493
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUMSUNNEHER** joined Grameen Bank since 07years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NOVORUPA GENTS FESSION</b>
Location	:	New school market,saberhat,Noyakhali
Total Investment in BDT	:	BDT 538,000/-
Financing	:	Self BDT 458,000/- (from existing business) 85% Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 12 ft= 192 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪Average 20% gain on sales</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Garments items	3500	105000	1260000
<b>Total Sales (A)</b>	3500	105000	1260000
<b>Less Variable Expense</b>			
Garments items	2800	84000	1008000
<b>Total variable Expense (B)</b>	2800	84000	1008000
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21000	252000
<b>Less Variable Expense</b>			
Rent		1300	15600
Electricity bill		650	7800
Transportation		1500	18000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		100	1200
Gird		150	1800
Generator		350	4200
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		9350	112200
<b>Net Profit (E)= [C-D]</b>		11650	139800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	300	500	150000	100	500	50000	200000
Shirt	100	450	45000	0	0	0	45000
T-shirt	500	180	90000	0	0	0	90000
Pangabi	30	500	15000	0	0	0	15000
Gangi	200	140	28000	0	0	0	28000
Cosmatices	0	0	20000	0	0	0	20000
Baby items	0	0	60000	0	0	30000	90000
Security	0	0	50000	0	0	0	50000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>458000</b>	<b>0</b>	<b>0</b>	<b>80,000</b>	<b>538,000</b>

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Garments items	6325	189750	2277000	2390850	2510392.5
<b>Total Sales (A)</b>	6325	189750	2277000	2390850	2510392.5
<b>Less Variable Expense</b>					
Garments items	5060	151800	1821600	1912680	2008314
<b>Total variable Expense (B)</b>	5060	151800	1821600	1912680	2008314
<b>Contribution Margin (CM) [C=(A-B)</b>	1265	37950	455400	478170	502078.5
<b>Less Variable Expense</b>					
Rent		1300	15600	15600	15600
Electricity bill		750	9000	9200	9400
Transportation		1700	20400	20600	20800
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gird		150	1800	1800	1800
Generator		350	4200	4200	4200
Mobile bill		400	4800	5000	5200
<b>Total fixed cost (D)</b>		14750	177000	177600	178200
<b>Net Profit (E)= [C-D]</b>		23200	278400	300570	323878.5
Investment Payback			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	278400	300570	323878.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		246400	514970
	<b>Total Cash Inflow</b>	<b>358400</b>	<b>546970</b>	<b>838848.5</b>
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32000</b>	<b>32000</b>
3	<b>Net Cash Surplus</b>	246400	514970	80684.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 01 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











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