

## Proposed NU Business Name: **PRIDE SAREE**



Project identification and prepared by: Md. Razu Ahmed,  
Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



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

Name	:	<b>Swapan Paul</b>
Age	:	03-05-1983 ( 34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers 1 Sister
Address	:	Vill: Gabindopur P.O: Gabindopur P.S: Nawabganj, Dist: Dhaka
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>Anjali Rani paul</b>
(iii) Father's name	:	<b>Gobinda Paul</b>
(iv) GB member's info	:	Branch: Kolakopa, Centre # 5 (Female), Member ID: 1865, Group No: 04 Member since: 01/01/2000 First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(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	:	Fifteen years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-623884
Mother's Contact No.	:	01915-638297
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANJALI RANI PAUL** joined Grameen Bank since 15 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>PRIDE SAREE</b>
Location	:	Sizan Multi Shopping Mall,Bandura, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 9,45,000/-
Financing	:	Self BDT 8,65,000(from existing business) 92% <b>Required Investment BDT 80,000(as equity) 8 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pried Sari, Jamdani Sari,Blouse etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

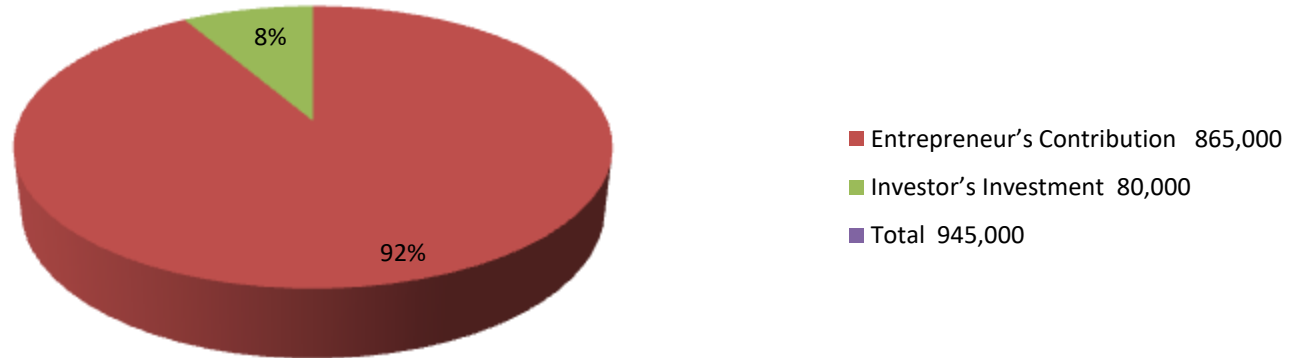
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments Item	5,000	1,50,000	18,00,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>1,50,000</b>	<b>18,00,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	3,750	1,12,500	13,50,000
<b>Total variable Expense (B)</b>	<b>3,750</b>	<b>1,12,500</b>	<b>13,50,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,250</b>	<b>37,500</b>	<b>4,50,000</b>
<b>Less. Fixed Expense</b>			
Rent		4,600	55,200
Electricity Bill		500	6,000
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Salary (Staff)		10,000	1,20,000
Entertainment		200	2,400
Generator bill		200	2,400
Guard		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>22,900</b>	<b>2,74,800</b>
<b>Net Profit (E) [C-D]</b>		<b>14,600</b>	<b>1,75,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Total proposed
			(BDT)			(BDT)	
Pried Sari	300	500	1,50,000	50	500	25,000	1,75,000
Blouse	300	250	75,000	250	140	35,000	1,10,000
Jumdani sari	200	700	1,40,000	50	0		1,40,000
Others						20,00	20,000
Security			5,00,000				5,00,000
<b>Total</b>			<b>8,65,000</b>			<b>80,000</b>	<b>9,45,000</b>

# Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Garment Item	6,500	1,95,000	23,40,000	24,57,000	25,79,850
<b>Total Sales (A)</b>	<b>6,500</b>	<b>1,95,000</b>	<b>23,40,000</b>	<b>24,57,000</b>	<b>25,79,850</b>
<b>Less. Variable Expense</b>					
Grocery Item	4,875	1,46,250	17,55,000	18,42,750	19,34,888
<b>Total variable Expense (B)</b>	<b>4875</b>	<b>1,46,250</b>	<b>17,55,000</b>	<b>18,42,750</b>	<b>19,34,888</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,625</b>	<b>48,750</b>	<b>5,85,000</b>	<b>6,14,250</b>	<b>6,44,963</b>
<b>Less. Fixed Expense</b>					
Rent		4,600	55,200	55,200	55,200
Electricity Bill		600	7,200	8,000	9,000
Transportation		2,500	30,000	31,500	33,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		10,000	1,20,000	1,20,000	1,20,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Guard		100	1,200	1,200	1,200
<b>Generator bill</b>		200	2,400	2,400	2,400
<b>Total Fixed Cost</b>		<b>23,700</b>	<b>2,84,400</b>	<b>2,86,300</b>	<b>2,86,924</b>
<b>Net Profit (E) [C-D)</b>		<b>25,050</b>	<b>3,00,600</b>	<b>3,27,950</b>	<b>3,58,039</b>
<b>Investment Payback</b>			<b>22,000</b>	<b>22,000</b>	<b>22,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	3,00,600	3,27,950	3,58,039
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2,68,600	5,64,950
	<b>Total Cash Inflow</b>	<b>3,80,600</b>	<b>5,96,550</b>	<b>9,22,989</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>2,68,600</b>	<b>5,64,950</b>	<b>8,90,989</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kolakopa Bazar, Nawabganj,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









**PRIED**  
শাড়ী

**PRIED**  
শাড়ী



# FAMILY PICTURE

