

Proposed NU Business Name: **B.F BABU FASHION**



Project identification and prepared by: Md.Moshiur Rhaman
Sreenagar unit,Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	BABU MIRIDA
Age	:	28-02-1989(28Years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	01 daughter
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill: south kholapara,P.O ;kholapara,P.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RUNU BEGUM
(iii) Father's name	:	DEATH- ABDUR ROB MIRIDA
(iv) GB member's info	:	Branch: Shamsiddi, Centre # 29(Female), Member ID: 5295/2, Group No: 06 Member since: 03-04-1992 (08Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	05years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01963-772378
Family's Contact No.	:	01834-122126
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUNU BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	B.F BABU FASHION
Location	:	Balalur bazar,sreenagar, munshigonj.
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 270,000/- (from existing business)85% Required Investment BDT 50,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Three pic,boroka,froge,etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from islampur. ▪Agreed grace period is 3 months.

Existing Business (BDT)

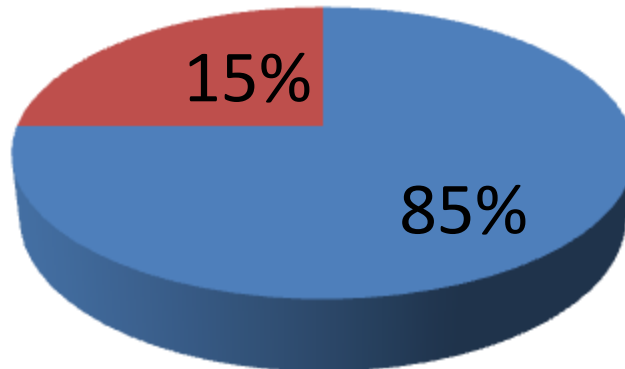
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pic,boroka,froge,etc.	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Three pic,boroka,froge,etc.	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		1500	18,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		4000	48,000
Entertainment		200	2,400
Gird		150	1,800
Generator		200	2,400
Mobile bill		200	2,400
Total fixed Cost (D)		15,250	183,000
Net Profit (E) [C-D]		5,750	69,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Three pic	100	1200	120,000		50	700	35,000	155,000
Boora	50	700	35,000		20	700	14,000	49,000
Froge	150	450	67,500	other			1,000	68,500
Nima	50	300	15,000					15,000
Gull froge	50	250	12,500					12,500
security			20,000					20,000
Total			270,000				50,000	320,000

Source of Finance

■ Entrepreneur's contribution 270,000
 ■ Investor's Investment 50,000
 ■ Total 320,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pic,boroka,froge,etc.	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Three pic,boroka,froge,etc.	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		1500	18,000	18,900	19,845
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,520	2,646
Gird		150	1,800	1,800	1,800
Generator		200	2,400	2,520	2,646
Mobaile bill		200	2,400	2,520	2,646
Total Fixed Cost		15,250	183,000	184,860	186,813
Net Profit (E) [C-D)		11,750	141,000	155,340	170,397
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	141,000	155,340	170,397
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		121,000	256,340
	Total Cash Inflow	191,000	276,340	426,737
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	121,000	256,340	406,737

SWOT ANALYSIS

STRENGTH

Employment: 01 Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business :05
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



Address: (Dhaka)
Tel: 02-722851
Adam Plaza
Dhaka

বাবু প্রিন্স, পলি-ও,
সেকেন্ড-ফ্লোর, বাবু প্রিন্স,
কলকাতা, কলকাতা।



বি প্রফ বাবু ফ্যাশন

ফোন: বাবু মৃধা, ০১৯৬৩-৭৭২৩৭৮

এখানে উচ্চমানের পরিষ্কার
করা হয়।
কাজের সময়
সেখানে পাবেন।

বি প্রফ বাবু ফ্যাশন



