

# Proposed NU Business Name: **YELLOW GENTS COLLECTION**



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Sonagazi, Feni.

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SHAKAWATE HOSSAIN</b>
Age	:	01/01/1993( 25Years)
Education, till to date	:	Class- 10
Marital status	:	Married
Children	:	no
No. of siblings:	:	03Brothers 01 Sister
Address	:	Vill :Sathbaria P.O: Motigong P.S: Sonagazi, Dist: Feni.
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>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>NURUL HUDA</b>
(iv) GB member's info	:	Branch: Chore Chandia, Centre # 27/(Female), Member ID:4068/1, Group No: 07 Member since: 14-06-2004 ( 13 Years ) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 22,000/- Outstanding loan: BDT 22,000/-
(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	:	08 Years Experience 03 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01840-175321
Mother's Contact No.	:	01832-943242
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 13 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

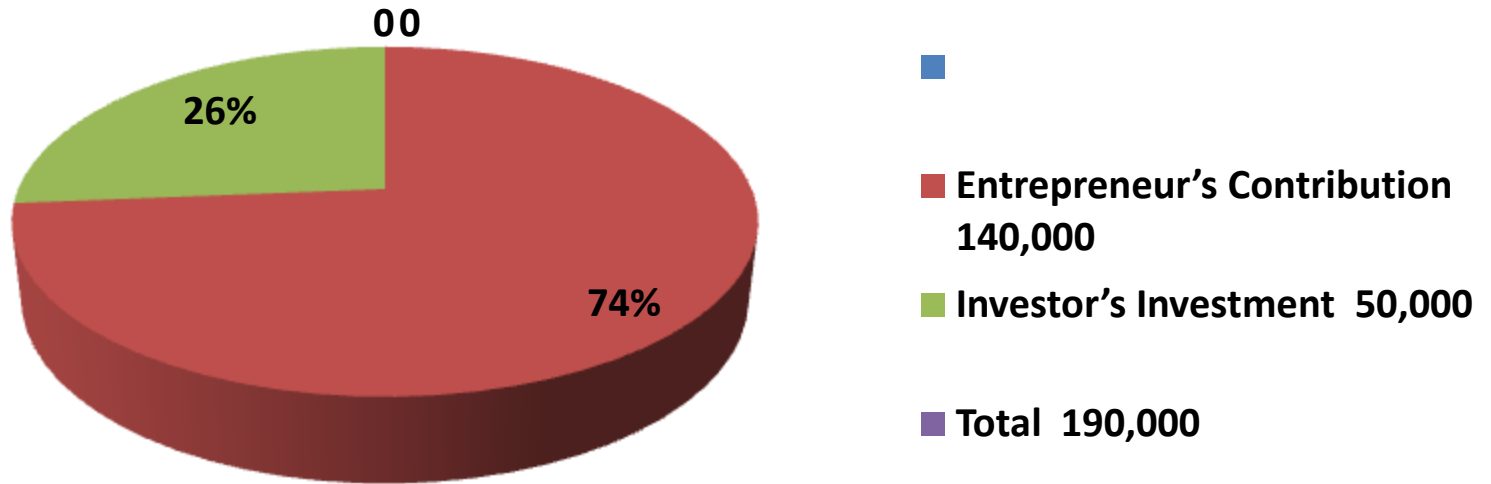
Business Name	:	<b>SHAKAWAT HOSSAIN</b>
Location	:	Shake Mohajem Hossain Market, sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,90,000/-
Financing	:	Self BDT 1,40,000/- (From Existing Business) 74% Required Investment Bdt,50,000(as Equity) 26%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	08 Ft X 08 ft. = 64 Square Ft
Security Of The Shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Pant, Shart, T-Shart,&amp; Others.</li><li>▪Average 20% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing no Employee.</li><li>▪He Is Doing His Business In Rent Place.</li><li>▪Collects Goods From Feni, Dhaka.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Pant, Shart, T-Shirt,& Others	2500	75000	900000
	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Pant, Shart, T-Shirt,& Others	2000	60000	720000
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less Fixed Expense</b>			
Rent		1200	14400
Electric Bill		800	9600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>
<b>Net Profit (E)= [C-D]</b>		<b>6800</b>	<b>81600</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Pant	70	350	24,500	30	350	10,500	35,000
Shart	40	300	12,000	70	300	21,000	33,000
T- Shart	150	120	18,000	150	120	18,000	36,000
Others	0	0	45,500			500	46,000
Secqurity	0	0	40,000			0	40,000
<b>Total</b>	<b>260</b>	<b>770</b>	<b>140,000</b>	<b>250</b>	<b>770</b>	<b>50,000</b>	<b>190,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Pant, Shart, T-Shirt,& Others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Pant, Shart, T-Shirt,& Others	2400	72000	864000	907200	952560
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		800	9600	9900	10200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>	<b>99100</b>	<b>99815</b>
<b>Net Profit (E)= [C-D]</b>		<b>9800</b>	<b>117600</b>	<b>123480</b>	<b>129654</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	33,000		
1.2	Net Profit	117,600	123480	129654
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97600	201080
	<b>Total Cash Inflow</b>	<b>150,600</b>	<b>221,080</b>	<b>330,734</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	33,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>53,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>97,600</b>	<b>201,080</b>	<b>310,734</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Shake Mohajem Hossain  
Market , Sonagazi, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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**Jents Collection**

ইয়েলো জেন্টস্ কালেকশন

