

Proposed NU Business Name: BENZIR FASHION



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Donbari tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BABLU
Age	:	01-01-1986(31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brothers & 05 Sisters
Address	:	Vill:chalasP.O: Donbari P.S:Donbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. HASHNA BEGUM
(iii) Father's name	:	MD. AB. KADER
(iv) GB member's info	:	Branch: chalas modupur , Centre # 72(Female), Member ID: 6799, Group No: 05 Member since: 2007 -2017(11Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 5,000 Outstanding loan: 1,260
(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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-959410
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASHNA BEGUM Joined Grameen Bank Since 11 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in business.

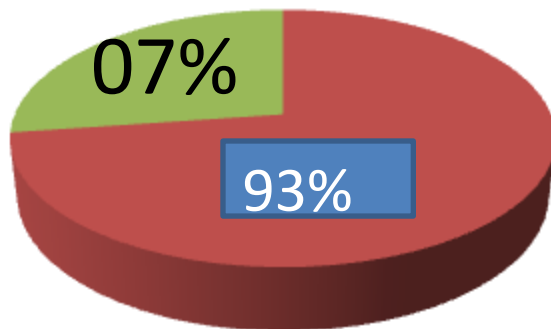
Proposed Nobin Udyokta Business Info

Business Name	:	BENZIR FASHION
Location	:	Donbari Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 854,000
Financing	:	Self BDT 774,000(from existing business) 93% Required Investment BDT 80,000(as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	13ft x 6 ft= 78 Square ft
Security of the shop	:	250,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three pices, Shart, Pant,Panjabi, frok Etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pices, Shart, Pant,Panjabi, frok Etc	15,000	450,000	5400000
Total Sales (A)	15,000	450,000	5400000
Less. Variable Expense			
Three pices, Shart, Pant,Panjabi, frok Etc	13,500	405,000	4860000
	0	0	0
	0	0	0
Total variable Expense (B)	13,500	405,000	4860000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540000
Less. Fixed Expense			
Rent		3500	42,000
Electricity bill		1100	13,200
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		15000	180,000
Entertainment		500	6,000
Guard		0	0
Genaretor		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		26,050	312,600
Net Profit (E) [C-D]		18,950	227,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shart	70p	700	40,000			20,000	60,000
Pant	100p	700	80,000			20,000	100,000
Panjabi	80p	1000	80,000				80,000
Frok	50p	1200	200,000			20,000	220,000
Three pices	50p	1000	24,000			20,000	44,000
Baby set	90p	1000	50,000				50,000
Security			300,000				300,000
Total			774,000			80,000	854,000



Entrepreneur
Investment:774,000
Investor Investment:80,000
Total Investment:854,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Three pices, Shart, Pant,Panjabi, frok Etc	18,000	540,000	6,480,000	6,804,000	
Total Sales (A)	18,000	540,000	6,480,000	6,804,000	
Less. Variable Expense					
Three pices, Shart, Pant,Panjabi, frok Etc	16,200	486,000	5,832,000	6,123,600	
Total variable Expense(B)	16,200	486,000	5,832,000	6,123,600	
Contribution Margin (CM) [C=(A-B)	1800	54,000	648,000	680,400	
Less. Fixed Expense					
Rent		3500	42,000	42,000	
Electricity bill		1100	13,200	13,300	
Transportation		500	6,000	6,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		15000	180,000	180,000	
Entertainment		500	500	500	
Guard		0	0	0	
Genaretor		150	150	150	
Mobile bill		300	3,600	3,800	
Total fixed Cost (D)		26,050	305,450	306,550	
Net Profit (E) [C-D)		27,950	342,550	373,850	
Investment Payback			48,000	48,000	

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	342,550	373,850
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		294,550
	Total Cash Inflow	422,550	668,400
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	294,550	620,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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







FAMILY PICTURE

