

Proposed NU Business Name: **TUHIN DRESS HOUSE**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SALIM UDDIN
Age	:	01/12/1991 (26Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	0 Brother 02 Sisters
Address	:	Vill: East debpur P.O: Chadgazi P.S: Chagnalnaiya , 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	:	PEARA BEGUM
(iii) Father's name	:	MD ABDUR ROUF
(iv) GB member's info	:	Branch: Mohamaya , Centre # 12/(Female), Member ID:1353/1, Group No: 03 Member since: 05-03-2006-2013 (7YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT ,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	:	8Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01850-001333
Mother's Contact No.	:	01818-828613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PEARA BEGUM joined Grameen Bank since 4 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

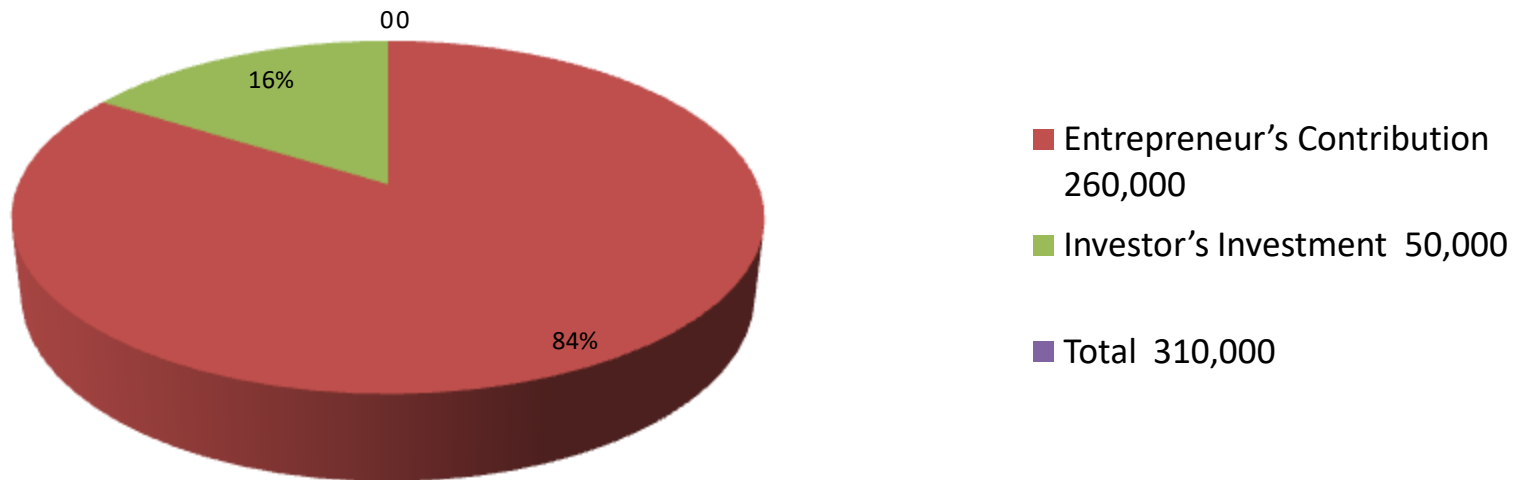
Proposed Nobin Udyokta Business Info

Business Name	:	TUHIN DRESS HOUSE
Location	:	Monur hat bazar ,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 3,10,000/-
Financing	:	Self BDT 2,60000/- (From Existing Business) 84% Required Investment Bdt,50,000(as Equity) 16%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	80,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like than kapor,machin,pant poss,shirt pis.etc.▪Average 25% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
than kapor,machin,pant poss,shirt pis.etc.	3200	96000	1152000
	0	0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
than kapor,machin,pant poss,shirt pis.etc.	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 4		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		19300	231600
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
than kapor	400	50	20,000	200	50	10,000	30,000
machin	10	3,000	30,000	50	400	30,000	60,000
pant piss	200	400	80,000	66	300	10,000	90,000
shirt piss	100	300	30,000			0	30,000
others	0	0	20,000			0	20,000
security		0	80,000			0	80,000
		0	0			0	0
		0	0			0	0
Total	710	3750	260,000	316	750	50,000	310,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
than kapor,machin,pant poss,shirt pis.etc.	3700	111000	1332000	1398600	1468530
0	0	0	0	0	0
Total Sales(A)	3700	111000	1332000	1398600	1468530
Less Variable Expense (B)					
than kapor,machin,pant poss,shirt pis.etc.	2775	83250	999000	1048950	1101398
Total Variable Expense	2775	83250	999000	1048950	1101398
Contributon Margin (CM) [C=(A-B)]	925	27750	333000	349650	367133
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		19300	231600	232180	232769
Net Profit (E)= [C-D]		8450	101400	106470	111794
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	101,400	106470	111793.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		81400	167870
	Total Cash Inflow	151,400	187,870	279,664
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	81,400	167,870	259,664

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop, Monur hat bazar, Chagalniya,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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