

Proposed NU Business Name: **SAJAYDA FASHION**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Shush anta Kumar Bishash



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

Name	:	<b>RAMJAN ALI</b>
Age	:	05-02-1987( 30Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	02 Brothers,02 sisters
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
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>SAJAYDA KHATUN</b>
(iii) Father's name	:	<b>PAYER AHAMMED</b>
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 12(Female), Member ID: 1870, Group No: 05 Member since: 2000 to 2010 till (10Years) First loan: BDT 5,000 Existing Loan: BDT: 50,000, Outstanding loan:0/=
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	0 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786661853
Family's Contact No.	:	01826506587/01830193727
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAJAYDA KHATUN** joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

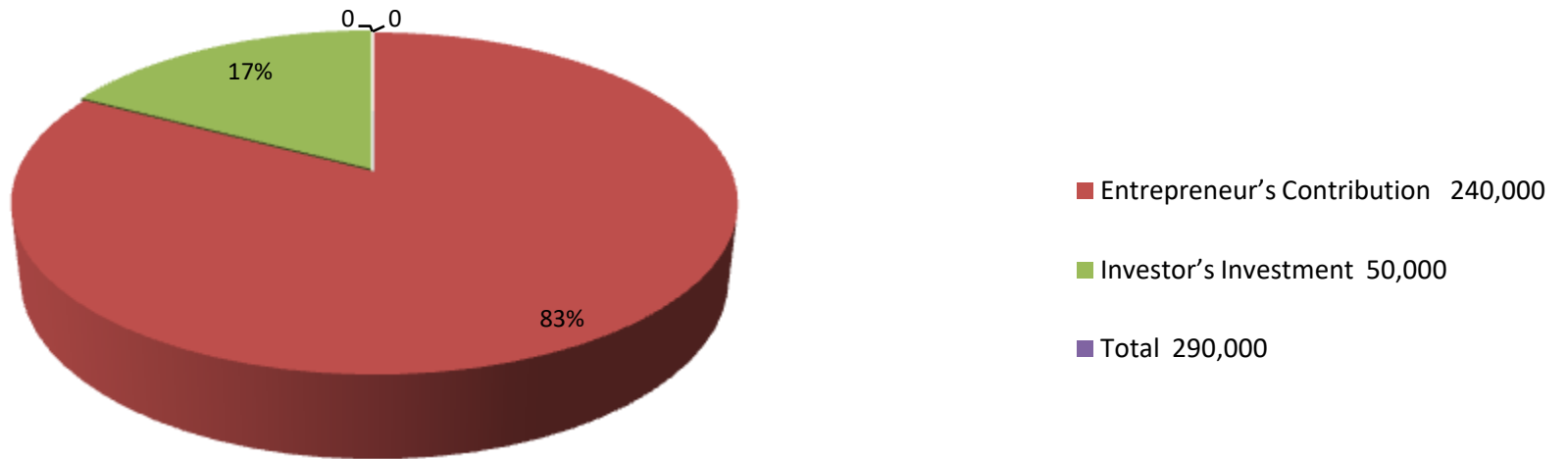
Business Name	:	<b>SAJAYDA FASHION</b>
Location	:	Chand Mia Market, Chowdharyhat , Nohakhali.
Total Investment in BDT	:	BDT 290000/-
Financing	:	Self BDT 240000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪Average 20% gain on sales</li><li>▪The shop is rented.</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 items	4,000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Garments items	3200	96000	1152000
<b>Total variable Expense (B)</b>	3200	96000	1152000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		2000	24000
Electricity bill		350	4200
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		100	1200
Gird		50	600
Generator		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		15300	183600
<b>Net Profit (E)= [C-D]</b>		8700	104400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sari	50	800	40000	20	800	16000	56000
Three Pieces	100	400	40000	50	400	20000	60000
Mosari	10	500	5000	0	0	0	5000
Baby Items	0	0	60000	0	0	9000	69000
Husiary	0	0	5000	0	0	0	5000
Cosmetices	0	0	10000			5000	15000
Lungi	0	0	20000	0	0	0	20000
Others	0	0	20000	0	0	0	20000
Security			40000			0	40000
<b>Total</b>			<b>240000</b>			<b>50000</b>	<b>290000</b>



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Garments items	5100	153000	1836000	1927800
<b>Total Sales (A)</b>	5100	153000	1836000	1927800
<b>Less Variable Expense</b>				
Garments items	4080	122400	1468800	1542240
<b>Total variable Expense (B)</b>	4080	122400	1468800	1542240
<b>Contribution Margin (CM) [C=(A-B)</b>	1020	30600	367200	385560
<b>Less Variable Expense</b>				
Rent		2000	24000	24000
Electricity bill		700	8400	8600
Transportation		2500	30000	30200
Salary (self)		5000	60000	60000
Salary(staff)		10000	120000	120000
Entertainment		100	1200	1200
Gird		50	600	600
Generator		300	3600	3600
Mobile bill		700	8400	8600
<b>Total fixed cost (D)</b>		21350	256200	269010
<b>Net Profit (E)= [C-D]</b>		9250	111000	116550
Investment Payback			<b>30000</b>	<b>30000</b>



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

SR#	Particulars	Year 1 (BDT)	
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	111000	116550
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		81,000
	<b>Total Cash Inflow</b>	161,000	197,550
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)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	81,000	177,550

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest















