

Proposed NU Business Name: **APPAREL BLUE**



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Feni Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MEZBAUAL ALAM
Age	:	05-01-1997 (20 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers 0 Sisters
Address	:	Vill: West Chatikandi; P.O:Motigoung3931 ; 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	:	ROKEYA BEGUM
(iii) Father's name	:	NURUL ALAM
(iv) GB member's info	:	Branch: Motigong, Feni, Centre # 32 (Female), Member ID: 2239, Group No: 07 Member since: 2000 To 2006 (06 Years) First loan: BDT 20,000 /-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(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	:	03 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-514826
Family's Contact No.	:	01817-757208
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	APPAREL BLUE
Location	:	Appayon Afroz Tower, Feni
Total Investment in BDT	:	BDT: 615,000 /-
Financing	:	Self BDT: 555,000/- (from existing business) 90% Required Investment BDT: 60,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security	:	400,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, T-Shirt, Polo Shirt Etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

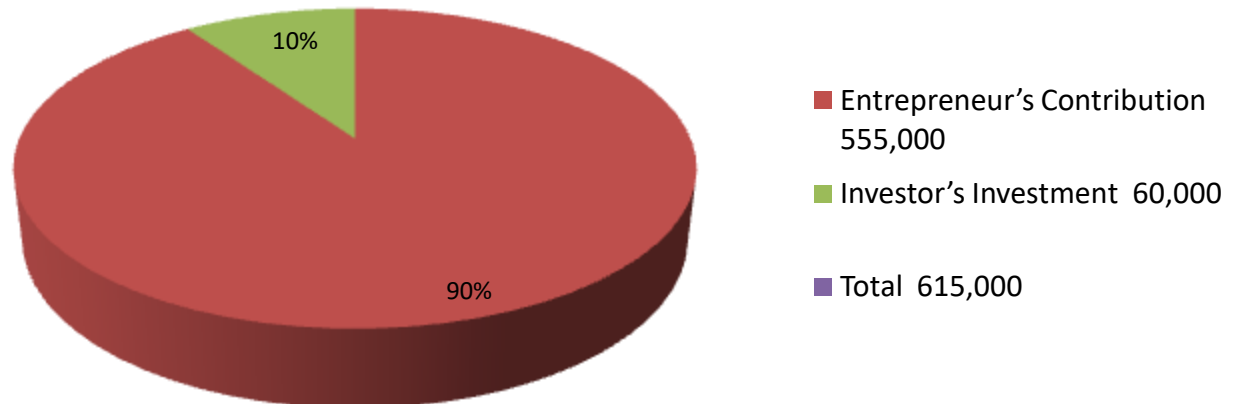
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shirt, Pant, T-Shirt, Polo Shirt Etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less Variable Expense			
Shirt, Pant, T-Shirt, Polo Shirt Etc	3,750	112,500	1,350,000
Total variable Expense (B)	3,750	112,500	1,350,000
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	450,000
Less Variable Expense			
Rent		4,000	48,000
Electricity bill		700	8,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		7,000	84,000
Entertainment		500	6,000
Night Gird		150	1,800
Generator		250	3,000
Mobile bill		300	3,600
Total fixed cost (D)		19,900	238,800
Net Profit (E)= [C-D]		17,600	211,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt	100	350	35,000	50	350	17500	52,500
Pant	150	400	60,000	50	400	20,000	80,000
T-Shirt	100	200	20,000	50	200	10,000	30,000
Polo Shart	60	300	18,000	0	0	0	18,000
Balt	20	400	8,000	0	0	0	8,000
Money Bag	15	300	4,500	0	0	0	4,500
Cosmetics	1	10000	10,000	0	0	0	10,000
Others	0	0	0	1	12500	12500	12,500
Security	1	400000	400,000	0	0	0	400,000
Total	447	411950	555,000	151	13450	60,000	615,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Shirt, Pant, T-Shirt, Polo Shirt Etc	7,000	210,000	2520000	2646000	2778300
Total Sales (A)	7,000	210,000	2520000	2646000	2778300
Less Variable Expense					
Shirt, Pant, T-Shirt, Polo Shirt Etc	5,250	157,500	1890000	1984500	2083725
Total variable Expense (B)	5,250	157,500	1890000	1984500	2083725
Contribution Margin (CM) [C=(A-B)	1,750	52,500	630000	661500	694575
Less fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity bill		1,000	12,000	12,500	13,000
Transportation		2,200	26,400	26,800	27,300
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		7,000	84,000	84,000	84,000
Entertainment		500	6,000	6,000	6,000
Night Gird		150	1,800	1,800	1,800
Generator		250	3,000	3,000	3,000
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		20,500	243,000	247,100	248,400
Net Profit (E)= [C-D]		32,000	387,000	414,400	446,175
Investment Payback			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	387,000	414,400	446,175
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		363,000	753,400
	Total Cash Inflow	447,000	777,400	1,199,575
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	363,000	753,400	1,175,575

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 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





APPAREL D



BLUE APPAREL BLUE



FAMILY PICTURE

