

## Proposed NU Business Name: MEGH BRISTY FASHION



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

|  |   |   |
|--|---|---|
| Name   | : | <b>SELINA AFRIN</b>   |
| Age  | : | 02-02-1984(33 Years)  |
| Education, till to date                          | : | H S C   |
| Marital status                                   | : | Married   |
| Children   | : | 1 son   |
| No. of siblings:                                 | : | 01 Brother 2 sisters  |
| Address  | : | Vill:Chokpara P.O:Mawna P.S:Sreepur Dist:Gazipur  |
| 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>AFSANA</b>   |
| (iii) Father's name                              | : | <b>SOLIMAN MIA</b>  |
| (iv) GB member's info                            | : | Branch:Brotupa, Sreepur , Centre # 2 (Female),<br>Member ID: 2830, Group No: 02<br>Member since:20-08-2008 raning (09Years)<br>First loan: BDT 5,000Taka. |
| Further Information:                             |   | Existing loan: 30,000/- 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,<br>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.<br>He has No training. |
| Other Own/Family Sources of Income  | : | -   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01733-912300  |
| Family's Contact No.  | : | 01700-937647  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.       |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Afsana** :Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 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                                     | : | <b>MEGH BRISTY FASHION</b>  |
| Location  | : | Mawna,Sreepur,Gazipur.  |
| Total Investment in BDT                           | : | BD 3,20,000/-   |
| Financing   | : | Self BDT 2,50,000(from existing business) 78%<br>Required Investment BDT 70,000(as equity) 22%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka.   |
| Proposed Salary                                   | : | BDT 5,000 Taka.   |
| Size of shop                                      | : | 20ft x 10ft= 200 Square ft  |
| Security of the shop                              | : | 4,00,000 Taka.  |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; cloth ,Threepice ,Salor Etc business.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Dhaka, Islampur.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

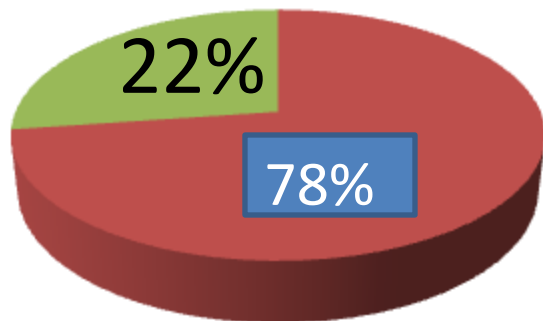
### Existing Business (BDT)

| <b>Particular</b>                                  | <b>Daily</b> | <b>Monthly</b> | <b>Yearly</b>   |
|--|--------------|----------------|-----------------|
| <b>Revenue (sales)</b>                             |              |                |                 |
| Threepice, Seat Kapor,Caver kapor,Chapacoller,Etc  | 5,500        | 1,65,000       | 1,980,000       |
| <b>Total Sales (A)</b>                             | 5,500        | 1,65,000       | 1,980,000       |
| <b>Less. Variable Expense</b>                      |              |                |                 |
| Threepice , Seat Kapor,Caver kapor,Chapacoller,Etc | 4,675        | 1,40,250       | 1,683,000       |
| <b>Total variable Expense (B)</b>                  | 4,675        | 1,40,250       | 1,680,000       |
| <b>Contribution Margin (CM) [C=(A-B)]</b>          | 8,25         | 24,750         | 2,97,000        |
| <b>Less. Fixed Expense</b>                         |              |                |                 |
| Rant   |              | 2,000          | 24000           |
| Electricity bill                                   |              | 1,000          | 12,000          |
| Transportation                                     |              | 4,000          | 48,000          |
| Salary (self)                                      |              | 5,000          | 60,000          |
| Entertainment                                      |              | 400            | 4,800           |
| Guard  |              | 500            | 6000            |
| Genaretor  |              | 500            | 6,,000          |
| Mobile bill  |              | 3,00           | 3,600           |
| <b>Total fixed Cost (D)</b>                        |              | <b>13,700</b>  | <b>1,64,400</b> |
| <b>Net Profit (E) [C-D]</b>                        |              | <b>11,050</b>  | <b>1,32,600</b> |

## Investment Breakdown

| Existing     |      |            |                 | Proposed |            |               |                 |
|--------------|------|------------|-----------------|----------|------------|---------------|-----------------|
| Particulars  | Qty. | Unit Price | Amount (BDT)    | Qty      | Unit Price | Amount (BDT)  | Proposed Total  |
| 3Ppice       | 50   | 1400       | 70,000          | 25       | 2000       | 50,000        | 1,20,000        |
| Raund dress  | 16   | 3500       | 56,000          | -        | -          | -             | 56,000          |
| T-shrt       | 255  | 100        | 25500           | -        | -          | -             | 25500           |
| OnePice      | 35   | 450        | 15,750          | -        | -          | -             | 15750           |
| Baby Cloth   | 26   | 1000       | 26000           |          |            | 20,000        | 46000           |
| Orna         | 45   | 150        | 6750            | -        | --         | -             | 6750            |
| Other        |      |            | 50,000          | -        | -          | -             | 50,000          |
| <b>Total</b> |      |            | <b>2,50,000</b> |          |            | <b>70,000</b> | <b>3,20,000</b> |

## Source of Finance



**Entrepreneur Investment:**  
**2,90,000**  
**Investor Investment:80,000**  
**Total Investment:3,70,000**

### Financial Projection (BDT)

| Particular   | Daily | Monthly       | 1st Year        | 2 nd year       | 3 rd year       |
|--|-------|---------------|-----------------|-----------------|-----------------|
| <b>Revenue (sales)</b>                             |       |               |                 |                 |                 |
| Three-piece,Seat Kapor,Caver kapor,ChapacollerEtc  | 8,000 | 2,40,000      | 2,880,000       | 3,024,000       | 3,175,200       |
| <b>Total Sales (A)</b>                             | 8,000 | 2,40,000      | 2,880,000       | 3,024,000       | 3,175,200       |
| <b>Less. Variable Expense</b>                      |       |               |                 |                 |                 |
| Three pice, Seat Kapor,Caver kapor,Chapacoller,Etc | 6,800 | 2,04,000      | 2,448,000       | 2,570,400       | 2,698,920       |
| <b>Total variable Expense(B)</b>                   | 6,800 | 2,04,000      | 2,448,000       | 2,570,400       | 2,698,920       |
| <b>Contribution Margin (CM) [C=(A-B)</b>           | 1,200 | 36,000        | 4,32,000        | 4,53,600        | 4,76,280        |
| <b>Less. Fixed Expense</b>                         |       |               |                 |                 |                 |
| Rant   |       | 2,000         | 24,000          | 24000           | 24000           |
| Electricity bill                                   |       | 2,000         | 24,000          | 24,000          | 12,300          |
| Transportation                                     |       | 6,000         | 72,000          | 72,500          | 73,000          |
| Salary (self)                                      |       | 5,000         | 60,000          | 60,000          | 60,000          |
| Entertainment                                      |       | 700           | 8,400           | 8,500           | 8,600           |
| Guard  |       | 600           | 7,200           | 7,500           | 7600            |
| Genaretor  |       | 600           | 7,200           | 7,300           | 7,600           |
| Mobile bill  |       | 600           | 7,200           | 7300            | 7,500           |
| <b>Total fixed Cost (D)</b>                        |       | <b>17,500</b> | <b>2,10,000</b> | <b>2,11,100</b> | <b>2,12,200</b> |
| <b>Net Profit (E) [C-D)</b>                        |       | <b>18,500</b> | <b>2,22,000</b> | <b>2,42,500</b> | <b>2,64,080</b> |
| <b>Investment Payback</b>                          |       |               | <b>28,000</b>   | <b>28,000</b>   | <b>28,000</b>   |



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

| <i>SI #</i> | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>2 year (BDT)</i> |                 |
|-------------|---|---------------------|---------------------|-----------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                 |
| 1.1         | Investment Infusion by Investor                   | 1,20,000            |                     |                 |
| 1.2         | Net Profit  | 2,22,000            | 2,42,500            | 2,64,080        |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                 |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 1,94,000            | 4,08,500        |
|             | <b>Total Cash Inflow</b>                          | <b>3,42,000</b>     | <b>4,36,200</b>     | <b>6,72,580</b> |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                 |
| 2.1         | Purchase of Product                               | 1,20,000            |                     |                 |
| 2.2         | Payment of GB Loan                                |                     |                     |                 |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 28,000              | 28,000              | 28,000          |
|             | <b>Total Cash Outflow</b>                         | <b>1,48,000</b>     | <b>28,000</b>       | <b>28,000</b>   |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>1,94,000</b>     | <b>4,08,500</b>     | <b>6,44,580</b> |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 03 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

Pictures









# FAMILY PICTURE

