A Nobin Udyokta Project

Shojib Fashion





Verified By: Md.Saiful Islam
NU Identified and PP Prepared by:
Md.Belayet Hossain



Presented by Shojib

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Shojib
Age	:	10/08/1987(30Years)
Marital status	:	married
Children	:	N/A
No. of siblings:	:	Eight brothers and Two sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother √ Father Nurjahan Attab Khan Member since: 01/05/1997 Branch: Dadpur ,Boalmari Centre no.08/m, Group: 09 Loanee No.2770/1 First loan: Tk. 5,000/- Existing loan:0 , Outstanding:Tk 0
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	N/A N/A N/A N/A N/A
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Cloth Business
Trade License Number	:	000012
Business Experiences	:	6 years.
Other Own/Family Sources of Income		Four Brothers are Businessman
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01834085647
NU Project Source/Reference	:	GT Boyalmari Unit Office, Faridpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 1997. At first her mother took a loan amount BDT 5,000 from Grameen Bank. She Invested the money in her son's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Shojib Fashion
Address/ Location	:	Chiter Bazar, Boalmari, Faridpur.
Total Investment in BDT	:	210,000/-
Financing	:	Self BDT : 160,000 (from existing business) - 76% Required Investment BDT : 50,000 (as equity) - 24%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary		BDT 6,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	15% 15%
Agreed grace period	:	1 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Decoration + Fan-02 + Furniture Advance Present Goods Items (*):	10,000 0 150,000		160000
Proposed Items (**) :		50,000	50,000
Total Capital	160,000	50,000	210,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
বিভিন্ন প্রকার প্যান্ট	40,000
বাচ্চাদের বেবি সেট কাপড়	40,000
বিভিন্ন থ্রী পিচ	20,000
শিশুদের টা্উজার	20,000
গেঞ্জি	30,000
Total Present Stock	1,50,000

Proposed Item

Product Name	Amount
বিভিন্ন প্রকার প্যান্ট	20,000
বোরকার পিচ	10,000
শিশুদের স্কুল ড্রেসের কাপড়	10,000
ফেব্রিক্স কাপড়	10,000
Total:	50,000

EXISTING BUSINESS OPERATIONS Info.



	Existing Business (BDT)		
Particulars	Daily	Monthly	Yearly
Sales (A)		120000	1440000
Less: Cost of sale (B)		102000	1224000
Gross Profit 15% (A-B)= [C]		18000	216000
Less: Operating Costs			
Electricity bill		400	4,800
Shop rent		0	0
Mobile		300	3,600
Present salary -own		6,000	72,000
Present salary –Employee (0)		0	0
Night Guard		0	0
TL Fee, + others		500	6,000
Non Cash Item:			
Depreciation Expenses(10000*10%)		83	1000
Total Operating Cost (F)		7283	87396
Net Profit (C-D):		10717	128604

Financial Projection of NU BUSINESS PLAN



Particulars17		Year 1 (BDT)			Year 2 (BDT)			
Faiticulai S i 7	Daily	Monthly	Yearly	Daily	Monthly	Yearly		
Sales (A)		160000	1920000		180000	2160000		
Less: Cost of Sale (B)		136000	1632000		153000	1836000		
Gross Profit 15%(A-B)=C		24000	288000		27000	324000		
Gross Profit								
Less operating cost :								
Electricity bill		400	4800		500	6000		
Shop rent		0	0		0	0		
Mobile Bill		300	3600		400	4800		
Proposed Salary- Self		6,000	72,000		6,000	72,000		
Salary Employee-0 Contractual (day labor)		0	0		0	0		
Night Gourd								
TL and others		500	6000		600	7200		
Non Cash Item:								
Depreciation Expenses(10000*10%)		83	1000		83	1000		
Total Operating Cost (D)		7283	87396		7583	90996		
Net Profit =(C-D)		16717	200604		19417	233004		
GT payback		30000			30000			
Retained Income:		170604			203004			

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	200604	233004
1.3	Depreciation (Non cash item)	1000	1000
1.4	Opening Balance of Cash Surplus	0	171604
	Total Cash Inflow	251604	405608
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
2.3	Payment of GB loan	0	0
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	171604	375608

SWOT Analysis



STRENGTH

- Skill and experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

$\mathbf{T}_{\mathsf{HREATS}}$

- New competitor may be present
- Political Unrest
- Theft







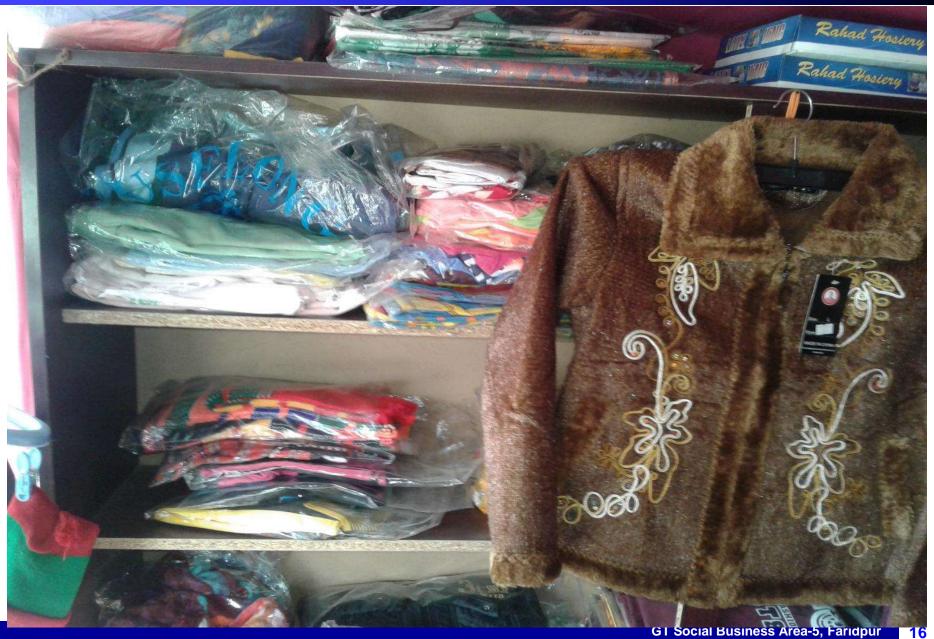




















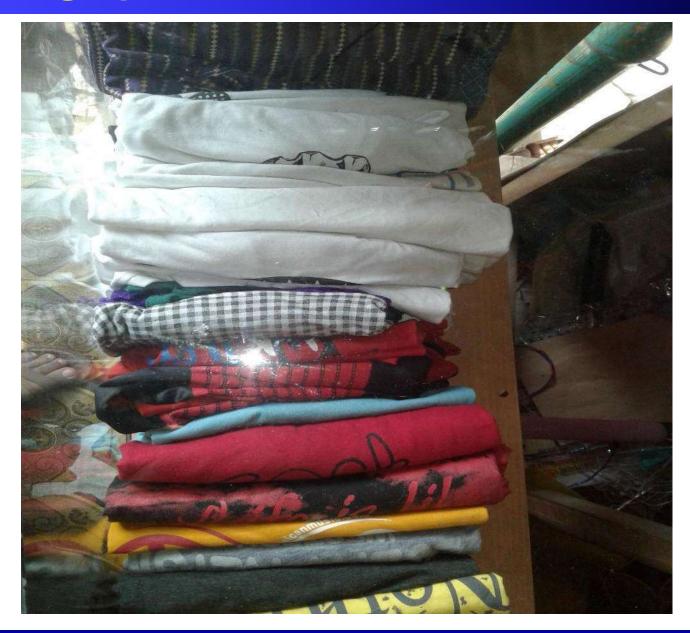












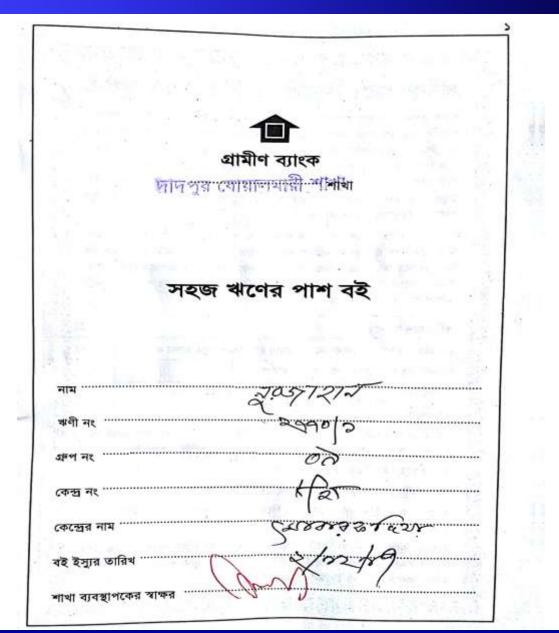








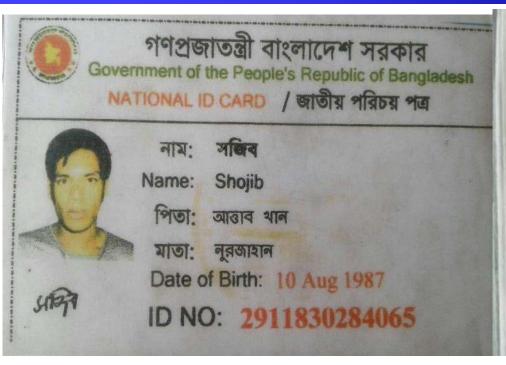


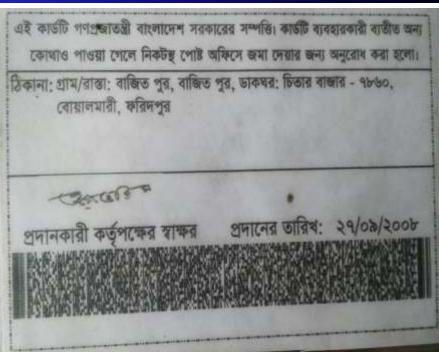














প্রত্যায়নপত্র

আমি নিম্ন স্বাক্ষরকারী এই মর্মে প্রত্যায়ন করিতেছি যে, নবীন উদ্যোক্তা জনাব, সজিব এর " সজিব ফ্যাশন "প্রজেক্টি আমি নিজে সরজমিনে যাচাই করে দেখেছি যে উক্ত প্রজেক্টি তার নিজস্ব জায়গায় অবস্থিত।

প্রত্যায়নকারী



মো:বেলায়েত হোসেন ইউনিট ম্যানেজার বোয়ালমারী ইউনিট,ফরিদপুর।



