

## Proposed NU Business Name : **DAGONBHUIYAN GENTS POINT**



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Dagonvuiyan Unit, Feni

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**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>NURUL ABSER</b>
Age	:	01-01-1984 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son, 02 Daughters
No. of siblings:	:	02 Brothers, 06 Sisters
Address	:	Vill: Siridhorpur, P.O: Dagonvuiyan, P.S: Dagonvuiyan, 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	:	<b>BIBI KHOTIJA</b>
(iii) Father's name	:	<b>ABUL BASHAR</b>
(iv) GB member's info	:	Branch:.,Dagonbhuyain, Centre # 03(Female), Member ID: 4152, Group No: 02 Member since: 2004 To 2010 (06Years) First loan: BDT 10,000 /-
Further Information:		Existing Loan: BDT 1,20,000, Outstanding loan:
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	11 years experience in running business. 04 years is won business. He has 07 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711342092
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**BIBI KHDIIJA** joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

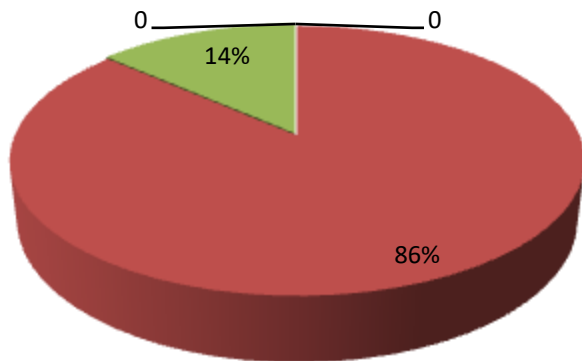
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>DAGONBHUIYAN GENTS POINT</b>
Location	:	Barik market, Dagonvuiyan.
Total Investment in BDT	:	BDT 3,70,000/-
Financing	:	Self BDT 3,20,000/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments item etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni &amp; Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments item etc.	4,000	120000	1440000
<b>Total sales (A)</b>	4,000	120000	1440000
<b>Less Variable Exp.</b>			
Garments item etc.	3200	96000	1152000
<b>Total Variable exp. (B)</b>	3200	96000	1152000
<b>Contribution Margin CM [C= (A-B)]</b>	800	24000	288000
<b>less fixed exp.</b>			
Rent		1500	18000
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		6000	72000
Salary(staff)		5000	60000
Entertainment		300	3600
Gird		50	600
Generator		50	600
Mobile bill		500	6000
<b>total fixed cost (D)</b>		15400	184800
<b>Nit profit</b>		<b>8600</b>	<b>103200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pant	200	500	100000	0	0	25000	125000
Shirt	100	500	50000	0	0	0	50000
Baby Items	0	0	100000	0	0	0	100000
Cosmetices	0	0	50000	0	0	25000	75000
<b>Security</b>			20000				
<b>Total</b>			<b>320000</b>			<b>50000</b>	<b>370000</b>



- Entrepreneur's Contribution 320,000
- Investor's Investment 50,000
- Total 370,000

<b>Financial Projection</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
Revenue (sales)					
Garments item etc.	5300	159000	1908000	2003400	2103570
<b>Total Sales (A)</b>	5300	159000	1908000	2003400	2103570
less variable Expenses					
Garments item etc.	4240	127200	1526400	1602720	1682856
Total variable Expenses (B)	4240	127200	1526400	1602720	1682856
<b>Contribution Margin (CM)= (A-B)</b>	1060	31800	381600	400680	420714
<b>Less Fixed Expenses</b>					
Rent		1500	18000	18000	18000
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18400
Salary (self)		6000	72000	72000	72000
Salary(staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gird		50	600	600	600
Generator		50	600	600	600
Mobile bill		700	8400	8600	8800
<b>Total Fixed Cost</b>		21600	259200	272160	285768
<b>Net Profit (E) (C-D)</b>		10200	122400	128520	134946
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	50,000		
1.2	Net Profit	<b>122400</b>	<b>128520</b>	<b>134946</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,400	210,920
	<b>Total Cash Inflow</b>	172,400	230,920	345,866
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
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	102,400	210,920	325,866

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 11 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













