

## Proposed NU Business Name: **MA BABAR DOYA FASHION**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Md Harun Ur Rahman Mostofa</b>
Age	:	12-06-1990 ( 28 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Bouthar ,P.O: Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahanara
(iii) Father's name	:	Md Bulu Miah
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 46 (Female), Member ID: 5406/1 , Group No: 07 Member since: 12-01-2003 ( 15 Years) First loan: BDT = 5,000 /- Last Loan=50,000/- Outstanding loan:= Nil
Further Information:		
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829-897557
Family's Contact No.	:	01828-432424
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Jahanara** joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Ma Babar Doya Fashion
Location	:	Kanchkura Bazar,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 250,000/- (from existing business) 71% Required Investment BDT 100,000/- (as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pant,Shirt,Trouser etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>One</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Bongobazar, Kaligonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

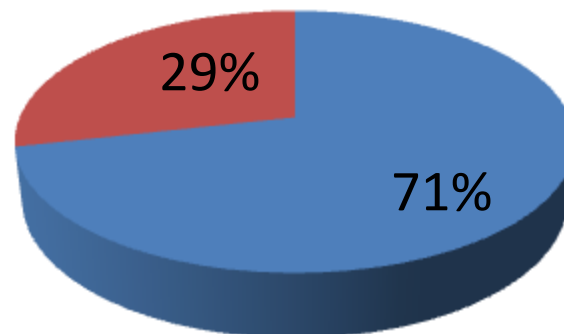
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth	2,500	75,000	900,000
Sewing	300	9,000	108,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Cloth	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		700	8,400
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		8,000	96,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>17,700</b>	<b>212,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,300</b>	<b>75,600</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Shirt	115	350	40250	Shirt	50	350	17500	57,750
Pant	100	350	35000	Pant	65	350	22750	57,750
Trouser	60	250	15000	Trouser	55	250	13750	28,750
Short Pant	50	130	6500	Short Pant	40	130	5200	11,700
Three Quarter	40	240	9600	Three Quarter	25	240	6000	15,600
Jins	50	300	15000	Jins	35	300	10500	25,500
T- Shirt	35	140	4900	T- Shirt	20	140	2800	7,700
Fotua	85	150	12750	Fotua	50	150	7500	20,250
Panjabi	70	350	24500	Panjabi	25	350	8750	33,250
Advance			50000				0	50,000
Others			36500	Others			5,250	41,750
<b>Total</b>			<b>250,000</b>				<b>100,000</b>	<b>350,000</b>

## Source of Finance

■ Entrepreneur's contibution 250000 ■ Investor's Investment 100000 ■ Total 350000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Cloth	3,500	105,000	1,260,000	1,323,000	1,389,150
Sewing	500	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
Cloth	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>	<b>1,111,320</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		735	8,820	9,261	9,724
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		8,000	96,000	100,800	105,840
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>18,035</b>	<b>216,420</b>	<b>223,341</b>	<b>230,608</b>
<b>Net Profit (E) [C-D]</b>		<b>17,965</b>	<b>215,580</b>	<b>230,259</b>	<b>245,672</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	215,580	230,259	245,672
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		175,580	365,839
	<b>Total Cash Inflow</b>	<b>315,580</b>	<b>405,839</b>	<b>611,511</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>175,580</b>	<b>365,839</b>	<b>571,511</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 04 Years  
Own Business : 04 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





# মা বাবার দোয়া ফ্যাশন

এখানে যাবতীয় রেডিমেট কাপড় পাওয়া যায় ও রিপারারিং এর কাজ করা হয়।

মা বাবার দোয়া ফ্যাশন  
১০/১০০ নং বঙ্গবন্ধু সড়ক  
ঢাকা-১১০০

স্বাস্থ্য  
জ  
বিন

স্বাস্থ্য  
সংস্থা

স্বাস্থ্য  
সংস্থা

স্বাস্থ্য  
সংস্থা





















# FAMILY PICTURE

