

## Proposed NU Business Name: **WHITE HOUSE FASHION**



Project identification

গামীন শক্তি  
সামাজিক ব্যাবশা লিমিটেড

Project verified by: MD. Sirazul Islam

**Grameen Shakti  
Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Md. Nisar Ahmed</b>
Age	:	10-08-1988(28 Years)
Education, till to date	:	S.S.C
Marital status	:	married
Children	:	1 son
No. of siblings:	:	3 Brothers
Address	:	Vill: Purbo Lotakhola, P.O: Joypara P.S: Dohar , Dist: Dakha
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>Samsunnahar</b>
(iii) Father's name	:	<b>Sorhab</b>
(iv) GB member's info	:	Branch: Joypara, Centre # 20(Female), Member ID:5873/2 , Group No: 04 Member since: 1995 -2000(5Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20,000- Outstanding loan: BDT :Paid
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01923625448
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAMSUNNAHAR** joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

# Proposed Nobin Udyokta Business Info

Business Name	:	Nisar Ahmed
Location	:	Joypara Dohar,Dhaka
Total Investment in BDT	:	BDT:240000
Financing	:	Self BDT 190000(from existing business) 79% Required Investment BDT 50,000(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft= 150square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; pant,shairt,ti-shairt.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

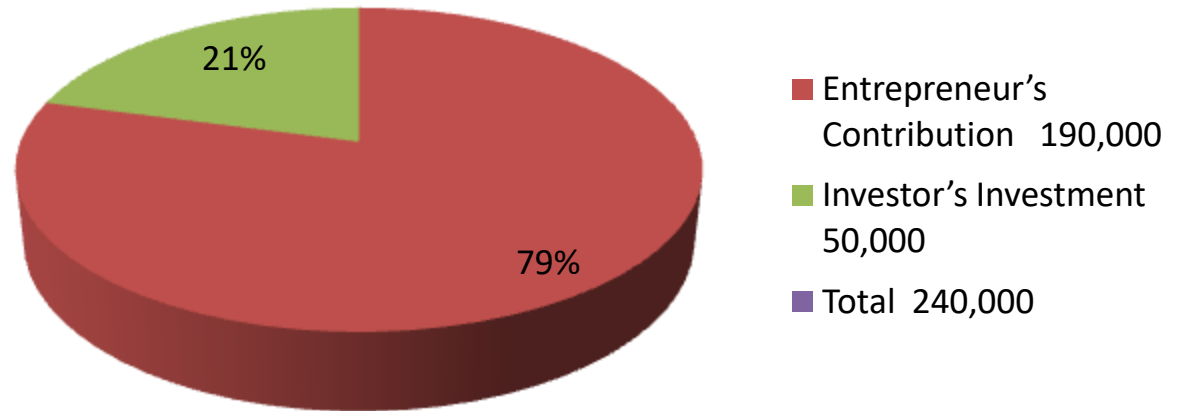
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shairt,pant,ti shairt	3500	105000	1260000
<b>Total Sales (A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>
Less. Variable Expense			
Shairt,pant,ti shairt	2625	78750	945000
<b>Total variable Expense (B)</b>	<b>2625</b>	<b>78750</b>	<b>945000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>875</b>	<b>26250</b>	<b>315000</b>
Less. Fixed Expense			
Rent		2000	24000
Mobile Bill		200	2400
Genaretor		400	4800
Electricity Bill		1000	12000
Salary (self)		5000	60000
Salary(staff)		6000	72000
Entertainment		300	3600
Transportation		2000	24000
Security Guard		150	1800
<b>Total fixed Cost (D)</b>		<b>17050</b>	<b>204600</b>
<b>Net Profit (E) [C-D]</b>		<b>9200</b>	<b>110400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pant	00	00	150000	00	00	30000	180000
shairt	00	00	20000	00	00	20000	40000
Ti shairt	00	00	20000	00	00	00	20000
Others	00	00		0	0	0	
Security							
<b>Total</b>	<b>00</b>	<b>00</b>	<b>190000</b>	<b>00</b>		<b>50000</b>	<b>240000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Shairt,pant,ti shairt	<b>4000</b>	120000	140000	1512000	1587600
		0	0	0	0
<b>Total Sales (A)</b>	<b>4000</b>	120000	140000	1512000	1587600
<b>Less. Variable Expense</b>		0	0	0	0
Shairt,pant,ti shairt	<b>3000</b>	90000	1080000	1134000	1190700
		0	0	0	0
<b>Total variable Expense (B)</b>	<b>3000</b>	90000	1080000	1134000	1190700
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1000</b>	30000	360000	378000	396900
<b>Less. Fixed Expense</b>					
Rent		2000	24000	24000	24000
Mobile Bill		200	2400	2500	2600
Genaretor		400	4800	5000	5000
Electricity Bill		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Salary(staff)		6000	72000	72000	72000
Entertainment		300	3600	3800	3800
Transportation		2000	24000	25000	2500
Security Guard		150	1800	2000	2000
<b>Total fixed Cost (D)</b>		17050	204600	205100	205200
<b>Net Profit (E) [C-D]</b>		12920	155400	172900	191700
<b>Investment Payback</b>			20000	20000	20000



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	155400	172900	191700
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		135400	288400
	<b>Total Cash Inflow</b>	<b>205400</b>	<b>308400</b>	<b>480100</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>135400</b>	<b>288400</b>	<b>460100</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 05 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

