Proposed NU Business Name: Priyanka Fashion House



GRAMEEN TRUST

Sonia Sultana (Chandpur Sadar Unit)
Verified by- Md. Nazrul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name		Shongkor Chandra Prodan				
Age		24-02-1988 (26 Years)				
Marital status	:	Unmarried				
Children	:	N/A				
No. of siblings:	:	2 brothers & 2 Sisters				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name	:	Mother				
(iv) GB member's info	:	Branch –Narayonpur Centre #11\m Loanee no.:2142 Member since 16-08-2005 First loan:Tk.5000				
Further Information:		Existing loan-Nil Outstanding: N/A				
(v) Who pays GB loan installment	:	N/A				
(vi) Mobile lady	:	N/A				
(vii) Grameen Education Loan	:	N/A				
(viii) Any other loan like GCCN, GKF	:	N/A				
(ix) Others	:	N/A				
Education	:	SSC				

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Cloth Business
Trade License	:	332/15
Business Experiences and Training Info	:	4 Years
Other Own/Family Sources of Income	:	Father (Agriculture , Fisheries)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01830400908
NU Project Source/Reference	:	GT-Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother started to take loan from GB since 2005. She took loan to support family cost and to generate income. They upgraded their living standard using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Priyanka Fashion House
Address/ Location	:	Narayonpur Bazar ,Matlab , Chandpur
Total Investment in BDT	:	700000
Financing	:	Self BDT 500000 (from existing business) 71% Required Investment BDT 200000 (as equity) 29%
Present salary/drawings from business (estimates)	:	5000
Proposed Salary		5000
Proposed Business i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	15% 15% 02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
(i) Present items:				
(ii) Sharee (Print, Hand work, Jorjet, C	otton,			
Jamdani, Tangail)-	150000			
(iii) Three piece	50000			
(iv) Gojj Cloth-	50000	500000		500000
(v) Garments Cloth-	100000			
(vi) Shirt piece ,Pant piece	20000			
(vii) Lungi, Scarf, other cloths -	100000			
(viii) Furniture	30000			
(ii) Proposed items:				
Garments cloth-	175000		200000	200000
Three piece -	50000			
Pant piece ,Shirt piece, other cloths	75000			
Total Capital		500000	200000	700000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	5000	150000	1800000			
Less: Cost of sales (B)	4250	127500	1530000			
Gross Profit (C) [C=(A-B)]	750	22500	270000			
Less: Operating Costs						
Entertainment		400	4800			
Mobile bill		500	6000			
Present salary/Drawings- self		7000	84000			
Electricity bill		1000	12000			
Solar bill		400	4800			
Night Guard		100	1200			
Shop Rent		3500	42000			
Others		200	2400			
Non Cash Item:						
Depreciation Expenses		250	3000			
Total Operating Cost (D)		13350	160200			
Net Profit (C-D):		9150	109800			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (B	3DT)		Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Estimated Sales (A)	7000	210000	2520000	7500	225000	2700000	8000	240000	2880000	
Less: cost of sales (B)	5950	178500	2142000	6375	191250	2295000	6800	204000	2448000	
Gross Profit (C) [C=(A-B)]	1050	31500	378000	1125	33750	405000	1200	36000	432000	
Less: Operating Costs										
Shop rent		3500	42000		3500	42000		3500	42000	
Entertainment		400	4800		400	4800		400	4800	
Mobile bill	<u> </u>	500	6000		500	6000		500	6000	
Proposed salary/Drawings- self		7000	84000		7000	84000		7000	84000	
Electricity bill		1000	12000		1000	12000		1000	12000	
Night Guard		100	1200		100	1200		100	1200	
Solar bill		400	4800		400	4800		400	4800	
Others		200	2400		200	2400		200	2400	
Depreciation Expenses		250	3000		250	3000		250	3000	
Total Operating Cost (D)		13350	160200		13350	160200		13350	160200	
(Net Profit C-D) :		18150	217800		20400	244800		22650	271800	
Payback to GT			80000			80000			80000	
Retained Income:	137800				164800			191800		

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	1120 6 11111								
SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)					
1.0	Cash Inflow								
1.1	Investment Infusion by Investor	200000							
1.2	Net Profit	217800	244800	271800					
1.3	Depreciation (Non cash item)	3000	3000	3000					
1.4	Opening Balance of Cash Surplus		140800	308600					
	Total Cash Inflow	420800	388600	583400					
2.0	Cash Outflow								
2.1	Purchase of Product	200000							
2.2	Payment of GB Loan								
	Investment Pay Back (Including Ownership Tr.								
2.3	Fee)	80000	80000	80000					
	Total Cash Outflow	280000	80000	80000					
3.0	Net Cash Surplus	140800	308600	503400					

SWOT ANALYSIS

Strength

Longstanding relationship with GB. Located in crowded Market Place. 4 Years of Experience.

WEAKNESS:.

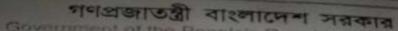
Less stock

OPPORTUNITIES:

Would be a big entrepreneur gradually.

${ m T}_{ m HREATS}$

Theft. Fire



Government of the People's Republic of Bangladesh NATIONAL ID CARD / आडीश शतिकश शत



নাম: শংকর চন্দ্র প্রধান

Name: Shongkor Chandra Prodan

পিতা: নিখিল চন্দ্ৰ প্ৰধান

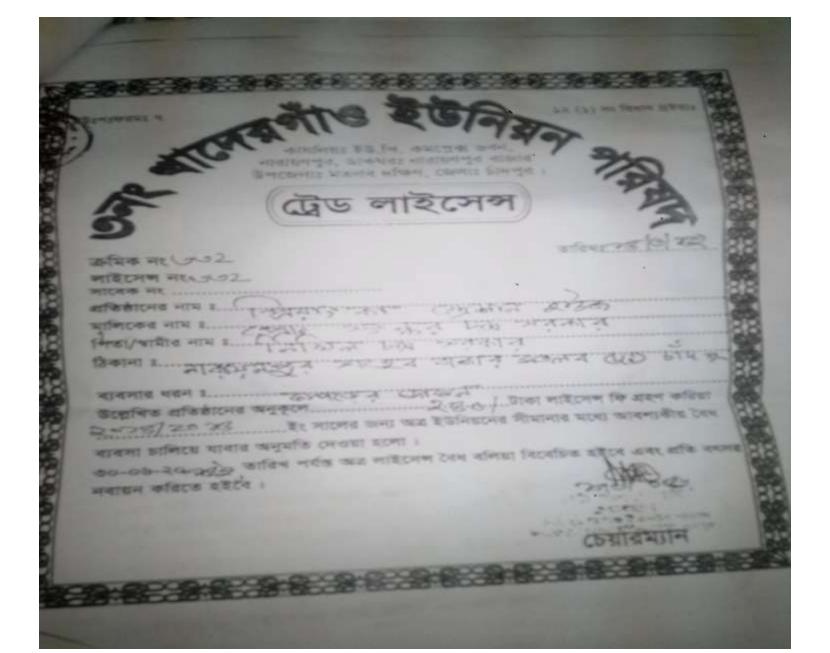
যাতা: দীপালী

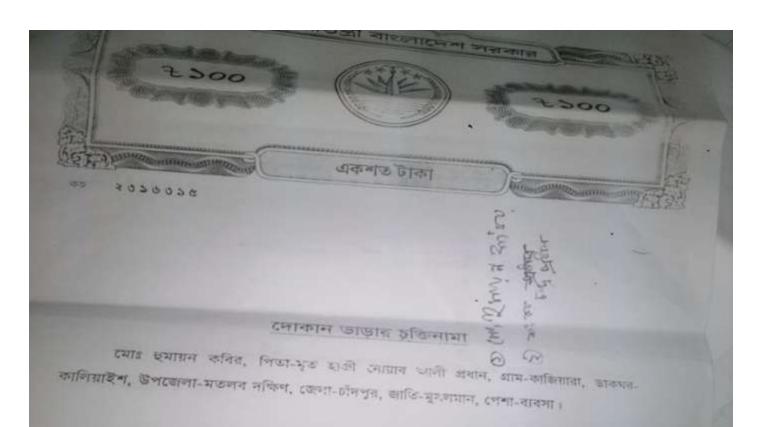
Date of Birth: 24 Feb 1988

ID NO: 19881317990000057

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পরি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটর পোই অফিনে জনা গেয়ার জন্য অনুরোধ করা হলো। ঠিকানা: বাসা/হোভিং: সরকার বাড়ী, গ্রাম/রাঝা: চরপক্ষীপুর, ডাকঘর: মতলব -৩৬৪০, মতলব উত্তর, চাঁদপুর

প্রদানের তারিখ: ২৫/০৮/২০০৮





---- মালিক প্রথম পঞ

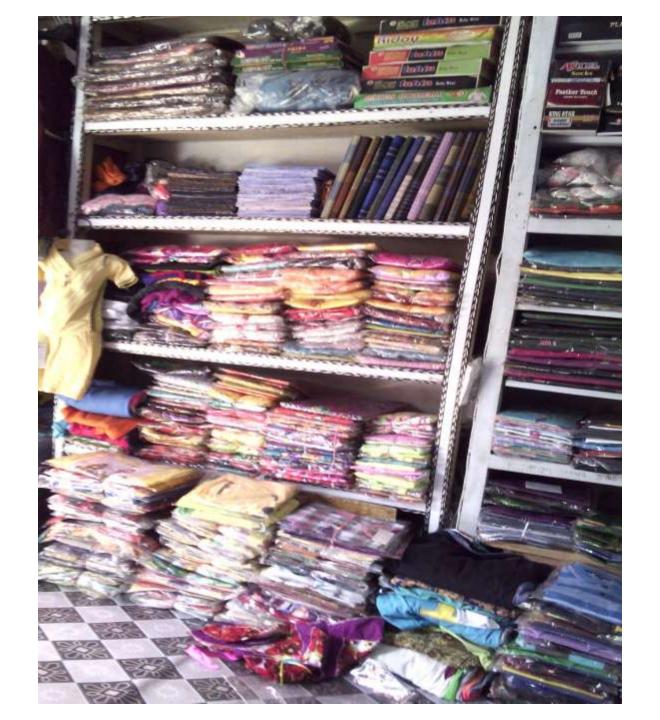
শংকর চন্দ্র প্রধান, পিতা-নিখিল চন্দ্র প্রধান, গ্রাম-চর লক্ষীপুর, ডাকঘর-মতলন, উপজেলা-মতলন দক্ষিণ, জেলা-চাঁদপুর, জাতি-হিন্দু, পেশা-ব্যবসা।

---- অত্র ভাড়াটিয়া দলিলের ঘিতীয় পঞ

পরম করুনাময় মহান আল্লাহতারাশ্যার নামে অত্র ভাজাটিয়া দলিলের আইনানুগ বল্লন আল্লা রিলাম। আপনি প্রথম পক্ষ নিজ নখলীয়, মালিকিয় দোন্যন ঘর ভাজা দেওয়া প্রভাব করিলে আনি



















Presented at 11th Internal Design Lab on June 17, 2015 at GT

For Further Information

Grameen Trust

Phone No: 9017038

Shongkor Chandra Prodan

Cell No: 01830400908

