

## Proposed NU Business Name: **K B FASHION**



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Dakshinkhan Unit, Dhaka  
Project verified by: MD. Rofiqul Islam



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

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

Name	:	<b>MD MOSTAFA KAMAL</b>
Age	:	14-04-1989 (25 Years)
Education, till to date	:	H S C
Marital status	:	Single
Children	:	nil
No. of siblings:	:	03 Brothers
Address	:	Vill: Kamrulbag P.O Uttarkhan, P.S: Uttarkhan, 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	:	<b>BILKIS BEGUM</b>
(iii) Father's name	:	<b>MD KHARSHED ALAM</b>
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 60 (Female), Member ID: 4857/3, Group No: 07 Member since: 15-03-2012 (04Years) First loan: BDT 10,000 /- Outstanding loan: nil
Further Information:		
(v) Who pays GB loan installment	:	NIL
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838-884894
Family's Contact No.	:	01878-964243
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BILKIS BEGUM** joined Grameen Bank since 04 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>K B FASHION</b>
Location	:	Kanchkura bazar ,Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 50% Required Investment BDT 1,00,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	24 ft x 12 ft= 288 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Than cloth,Shirt pice ,Pant pice,Three pice etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Islampur, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

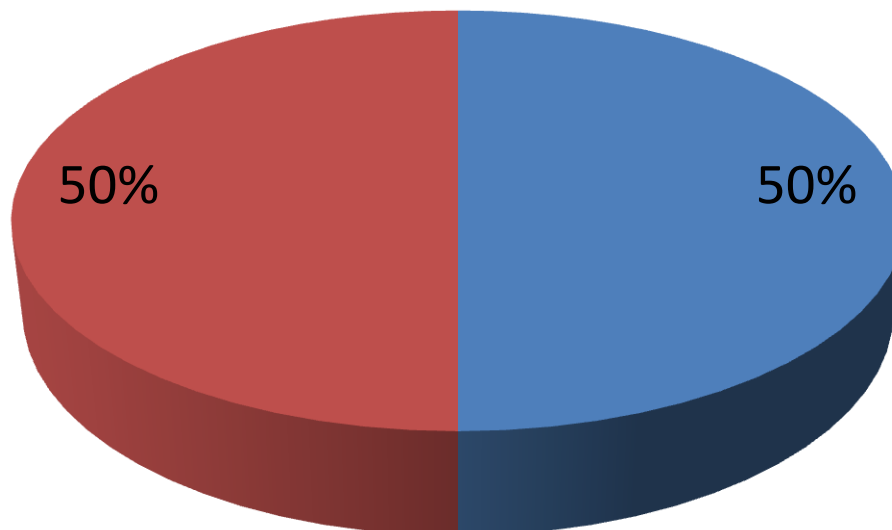
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Than cloth,Shirt pice,Pant pice, Three piee etc	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Than cloth,Shirt pice,Pant pice, Three piee etc	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		400	4,800
Transportation		800	9,600
Mobile Bill		500	6,000
Entertainment		600	7,200
Salary (self)		6,000	72,000
<b>Total fixed Cost (D)</b>		<b>10,800</b>	<b>129,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Than cloth	15600	15,000	30,600
Three pice	20,000	18,000	38,000
Shirt pice&Shirt	18,750	20,000	38,750
Pant pice&Pant	25,500	22,000	47,500
T-Shirt	7,500	5000	12,500
Others	12,650	20,000	32,650
<b>Total</b>	<b>100,000</b>	<b>100,000</b>	<b>200,000</b>

## Source of Finance

■ Entrepreneur's contibution 100,000 ■ Investor's Investment 100,000 ■ Total 200,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Than cloth,Shirt pice,Pant pice, Three piee etc	4,000	120,000	1,440,000	1,512,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>
<b>Less. Variable Expense</b>				
Than cloth,Shirt pice,Pant pice, Three piee etc	3,200	96,000	1,152,000	1,209,600
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>
<b>Less. Fixed Expense</b>				
Rent		2,500	30,000	30,000
Electricity Bill		400	4,800	4,800
Transportation		800	9,600	9,600
Mobile Bill		500	6,000	6,000
Entertainment		600	7,200	7,200
Salary (self)		6,000	72,000	72,000
<b>Non Cash Item</b>				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>10,800</b>	<b>129,600</b>	<b>129,600</b>
<b>Net Profit (E) [C-D)</b>		<b>13,200</b>	<b>158,400</b>	<b>172,800</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	158,400	172,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		98,400
	<b>Total Cash Inflow</b>	<b>258,400</b>	<b>271,200</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)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>98,400</b>	<b>211,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 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













# K. B Fashion

কাচকুড়া বাজার, কলেজ রোড, উত্তরখান, ঢাকা-১২৩০।

প্রোগ্রামার মোঃ মোঃ  
01838-88  
মোঃ মনির  
01942-9  
মোঃ রাজিব  
01919-2









# FAMILY PICTURE

