

Proposed NU Business Name: **NUSRAT DRESS HOUSE**



Project identification and prepared by: Md Bellal Hossen
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | AMIR HOSSAIN |
| Age | : | 01-06-1983 (34 Years) |
| Education, till to date | : | Class VIII |
| Marital status | : | Married |
| Children | : | NA |
| No. of siblings: | : | 03 Brothers 01 Sister |
| Address | : | Vill: Maddha Ramnagar, P.O: Ramnagar, P.S: Dagonbhuiyan , 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 | : | ANOWARA BEGUM |
| (iii) Father's name | : | ABUL KASHEM |
| (iv) GB member's info | : | Branch : Dagonbhuiyan , Centre : 34 (Female), Member ID: 2758, Group No: 03 Member since: 24-05-2003 (05 Years) First loan: BDT 5000 |
| Further Information: | | Existing loan: BDT 15000 Outstanding loan: NIL |
| (v) Who pays GB loan installment | : | NA |
| (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 | : | 18 years experience in running business. 15 Years in own business. He has 03 Years training. |
| Other Own/Family Sources of Income | : | NA |
| Other Own/Family Sources of Liabilities | : | |
| Entrepreneur Contact No. | : | 01830-077362 |
| Family's Contact No. | : | 01814-096912 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | NUSRAT DRESS HOUSE |
| Location | : | Badher Gora |
| Total Investment in BDT | : | BDT 280000/- |
| Financing | : | Self BDT 200000/- (from existing business) 71% Required Investment BDT 80000/- (as equity) 29% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 20 ft x 15 ft= 300 sqft |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Shirt piece, Pant piece, Cosmetics, Long cloth ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. Existing 03 employees. ▪One will be appointed after receiving equity money. ▪The shop is rented. ▪Collects goods from Chowmuhoni, Feni. ▪Agreed grace period is 3 months. |

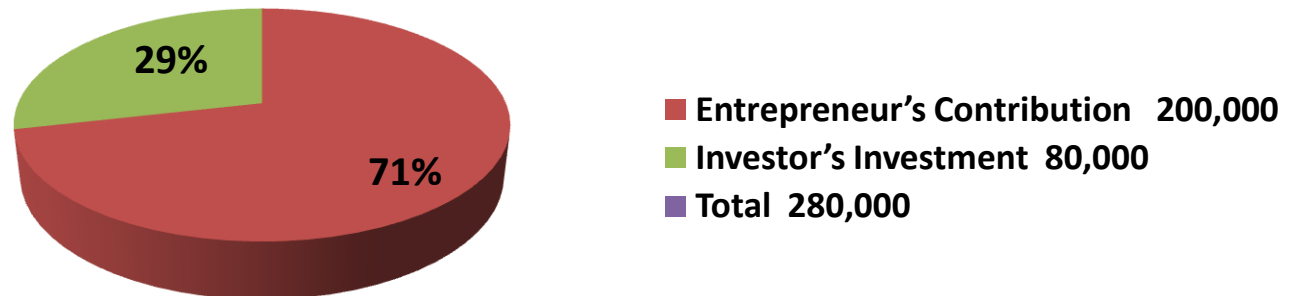
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue(Sales) | | | |
| Shirt piece, Pant piece, Cosmetics, Long cloth | 3200 | 96000 | 1152000 |
| Total Sales (A) | 3200 | 96000 | 1152000 |
| Less Variable Expense | | | |
| Shirt piece, Pant piece, Cosmetics, Long cloth | 2400 | 72000 | 864000 |
| Total variable Expense (B) | 2,400 | 72000 | 864000 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24000 | 288000 |
| Less Variable Expense | | | |
| Rent | | 1,000 | 12000 |
| Electricity bill | | 500 | 6000 |
| Transportation | | 1,000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 8000 | 96000 |
| Entertainment | | 100 | 1200 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 15,900 | 190800 |
| Net Profit (E)= [C-D] | | 8,100 | 97200 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|------------|------------|----------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Shirt piece | 50 | 300 | 15,000 | 60 | 300 | 18,000 | 33,000 |
| Pant piece | 50 | 400 | 20,000 | 50 | 400 | 20,000 | 40,000 |
| Sewing machine | 6 | 4000 | 24,000 | 1 | 10,000 | 10,000 | 34,000 |
| Cosmetics | 1 | 30000 | 30,000 | 90 | 50 | 4,500 | 34,500 |
| Chinese veil | 300 | 60 | 18,000 | 400 | 60 | 24,000 | 42,000 |
| Common veil | 300 | 50 | 15,000 | 70 | 50 | 3,500 | 18,500 |
| Others | 1 | 28000 | 28,000 | 0 | 0 | 0 | 28,000 |
| Security | 1 | 50000 | 50,000 | 0 | 0 | 0 | 50,000 |
| Total | 709 | 0 | 200,000 | 671 | 0 | 80,000 | 280,000 |

Source of Finance



Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Shirt piece, Pant piece, Cosmetics, Long cloth | 5000 | 150000 | 1800000 | 1890000 | 1984500 |
| Total Sales (A) | 5000 | 150000 | 1800000 | 1890000 | 1984500 |
| Less Variable Expense | | | | | |
| Shirt piece, Pant piece, Cosmetics, Long cloth | 3750 | 112500 | 1350000 | 1417500 | 1488375 |
| Total variable Expense (B) | 3,750 | 112500 | 1350000 | 1417500 | 1488375 |
| Contribution Margin (CM) [C=(A-B) | 1,250 | 37500 | 450000 | 472500 | 496125 |
| Less Variable Expense | | | | | |
| Rent | | 1,000 | 12000 | 12,000 | 12000 |
| Electricity bill | | 800 | 9600 | 10100 | 10600 |
| Transportation | | 1,000 | 12000 | 12,500 | 13000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(Staff) | | 13000 | 156000 | 156000 | 156000 |
| Entertainment | | 100 | 1200 | 1200 | 1200 |
| Mobile bill | | 400 | 4800 | 4900 | 5000 |
| Total fixed cost (D) | | 21,300 | 255,600 | 256,700 | 257800 |
| Net Profit (E)= [C-D] | | 16200 | 194400 | 215,800 | 238325 |
| Investment Payback | | | 32,000 | 32,000 | 32,000 |

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 | 80,000 | | |
| 1.2 | Net Profit | 194,400 | 215,800 | 238325 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 162,400 | 346200 |
| | Total Cash Inflow | 274400 | 378200 | 584525 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32000 | 32000 | 32000 |
| | Total Cash Outflow | 112,000 | 32000 | 32000 |
| 3 | Net Cash Surplus | 162,400 | 346200 | 552525 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 18 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









গ্রামাণয়োন

নুশরাত ড্রেস হাউজ
বাধের গোড়া, দাগন ঝুঞ্জা, ফেনী

স্বপ্ন সূমন
৯৭৪১৯
কর্ট

নুশরাত ড্রেস হাউজ লেডিস এন্ড জে.
প্রো. বো. আমির হোসেন ০১৯
হাজী মার্কেট, রামনগর

এখানে রবি'র
ইন্টারনেট ও
মিনিট কার্ড
পাওয়া যায়

| কিভাবে কিনে | কিভাবে ব্যবস | মোব |
|-------------|--------------|---------|
| ১১০ | ১ ডিবি | ১ দিন |
| ১২৪ | ০০০ হেবি | স্বাধীন |
| ১১৫৮ | ২ ডিবি | ১৪ দিন |
| ১০১০ | ২ ডিবি | ১৬ দিন |
| ১০৫০ | ২ ডিবি | ১৬ দিন |
| ১১৪০ | ২ ডিবি | স্বাধীন |

১১৪০ ১৪ দিন ১০০০০০ - ১০০০০০ ৩০ দিন



FAMILY PICTURE