

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



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Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SYED MAHBUR RAHMAN
Age	:	04-08-1989 (28Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother 01 Sister .
Address	:	Vill:Brotonra P.O :Bangla bazar P.S: Bogra Shadar, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SYEDA HELENA BIBI
(iii) Father's name	:	SYED FOZLE RABBI
(iv) GB member's info	:	Branch: Namuza,Bogra, Centre # 38(Female), Member ID:9469, Group No: 03 Member since: 01-01-2008 (09Years) First loan: BDT 5,000 /- Existing Loan: BDT 50,000/- Outstanding loan: BDT: 44,500/-
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 and Training Info	:	0 3years 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.	:	01743-863773
Father's Contact No.	:	01727-121192
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SYEDA HELENA BIBI joined Grameen Bank since 09 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	:	MAHBUR DRESS HOUSE
Location	:	Brotonra,Bangla bazar,Bogra Shadar,Bogra.
Total Investment in BDT	:	BDT 3,42,500/-
Financing	:	Self BDT 2,72,500/- (from existing business) 80% Required Investment BDT 70,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 09 ft= 108 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Serves.▪The business is operating by entrepreneur. Existing 06 employee.▪Two will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

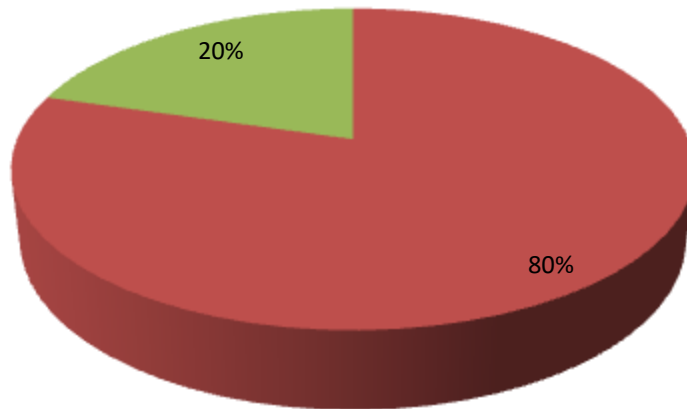
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sale & Sewing Shirts, Pants and other Clothes	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Sale & Sewing Shirts, Pants and other Clothes	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less. Fixed Expense			
House rant		600	7,200
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		30,000	360,000
Entertainment		200	2,400
Guard		300	3,600
Mobile Bill		200	2,400
Total fixed Cost (D)		37,800	453,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant Pice	2000	60	120,000	500	60	30,000	150,000
Shirt pice	85	400	34,000	20	400	8,000	42,000
Long cloth	50	450	22,500	10	500	5,000	27,500
Long cloth Print	240	50	12,000	240	50	12,000	24,000
Borka	20	500	10,000	20	500	10,000	20,000
Three pice	100	600	60,000	0	0	0	60,000
Others	0	0	0	1	5000	5,000	5,000
Security	1	14000	14,000	0	0	0	14,000
Total	2496	0	272500	791	6510	70000	342500

Source of Finance



- Entrepreneur's Contribution
272,500
- Investor's Investment 70,000
- **Total 342,500**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale & Sewing Shirts, Pants and other Clothes	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Sale & Sewing Shirts, Pants and other Clothes	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000	756,000	793,800
Less. Fixed Expense					
House rent		600	7,200	7,200	7,200
Electricity Bill		1000	12,000	12,000	12,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		30000	360,000	360,000	360,000
Entertainment		200	2,400	2,400	2,400
Guard		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		37,900	454,800	454,800	454,800
Net Profit (E) [C-D]		22,100	265,200	301,200	339,000
Investment Payback			28,000	28,000	28,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	265,200	301,200	339,000
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		237,200	510,400
	Total Cash Inflow	335,200	538,400	849,400
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	237,200	510,400	821,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:06 Others:0
Experience & Skill : 03Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Brotonra, Bangla
bazar, Bogra Shadar, Bogra.

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Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

