

Proposed NU Business Name: **U STYLE**



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. UJJOL HOSSSEN
Age	:	20-09-1991 (26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	NILL
No. of siblings:	:	02 Brother, 01 Sister
Address	:	Vill: Bongram, P.O: Pashuria, P.S: Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. LAILI BEGUM
(iii) Father's name	:	MD. MONSUR PRAMANIK
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 47 (Female), Member ID: 4105/1, Group No: 01 Member since: 11-06-1995 (22 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 8,880/=
(v) Who pays GB loan installment	:	Fatherr
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculter
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-019704
Mother's Contact No.	:	01936-473039
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. LAILI BEGUM joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	U STYLE
Location	:	Gangopara Bazar, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 69% Required Investment BDT 50,000 (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft = 120 sft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing; Garments item etc. ▪ Average 25% gain on sale. ▪ The business is operating by entrepreneur. Existing NO employees. After getting equity fund no employee will be appointed. ▪ The shop is Rent. ▪ Collects goods from Gulistan. ▪ Agreed grace period is 3 months.

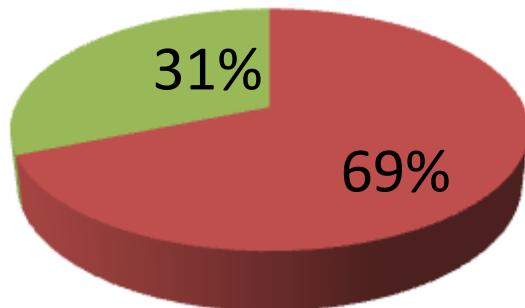
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Garments Item	2,250	67,500	8,10,000
Total variable Expense (B)	2,250	67,500	8,10,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		200	2,400
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Salary (staff)			
Guard		100	1,200
Transportation		4,000	48,000
Entertainment		300	3,600
Bank service Charge			
Total fixed Cost (D)		10,500	1,26,000
Net Profit (E) [C-D]		12,000	1,44,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pant Pice	50	380	19,000	50	380	19,000	38,000
Shart Pice	150	320	48,000	100	320	31,000	79,000
Te Shart	350	80	28,000	-	-	-	28,000
Others Item	-	-	15,000				
Total	550		1,10,000	200		50,000	1,60,000

Source of Finance



■ Entrepreneur's Contribution 110,000

■ Investor's Investment 50,000

■ Total 160,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Grrments Item	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense					
Garments Item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total variable Expense (B)	3,000	90,000	10,80,000	11,34,000	11,90,700
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	3,60,000	3,78,000	3,96,900
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)					
Transportation		5,000	60,000	62,000	65,000
Entertainment		500	6,000	6,500	7,000
Guard Bill		100	1,200	1,200	1,200
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		12,000	1,44,000	1,47,400	1,51,900
Net Profit (E) [C-D]		18,000	2,16,000	2,30,600	2,45,000
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,16,000	2,30,600	2,45,000
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,96,000	4,06,600
	Total Cash Inflow	2,66,000	4,26,600	6,51,600
2	Cash Outflow			
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	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,96,000	4,06,600	6,31,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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



Md. Uzzal Hossain Atique
Owner

Cell: 01738-019704



U-Style

এখানে আধুনিক ডিজাইনের শার্ট, প্যান্ট, গেঞ্জি, খ্রিপিছ ও বাচ্চাদের পোশাক পাওয়া যায়
গান্ধোপাড়া বাজার, তেঁতুলতলা মোড়, বাগমারা, রাজশাহী







FAMILY PICTURE

