

## Proposed NU Business Name: **DHAKA FASHION**



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

Name	:	<b>TANEA SULTANA</b>
Age	:	17-04-1988(23 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 son 1 Daughter
No. of siblings:	:	3 Brother & 2 Sister
Address	:	Vill: bodroboray P.O: boray bazaar P.S:sorisabari Dist: Tangail.
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>MOST :JAMELA BAGUM</b>
(iii) Father's name	:	<b>MD :MOJEBOR RAHMAN</b>
(iv) GB member's info	:	Branch: gopaldegi , Centre # 15 (Female), Member ID: 1505, Group No: 03 Member since: 1998-2010 (12 Years) First loan: BDT 3000Taka.
Further Information:		Existing loan: 40000 Outstanding loan: 0Taka
(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	:	5 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.	:	01920-990919
Family's Contact No.	:	01845-307977
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**JAMELA BAGUM** Joined Grameen Bank Since 12 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

## Proposed Nobin Udyokta Business Info

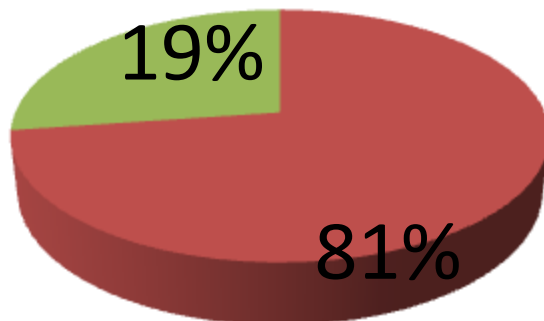
Business Name	:	<b>DHAKA FASHION</b>
Location	:	Donbari new market , donbari,Tangail.
Total Investment in BDT	:	BDT 502,500
Financing	:	Self BDT 432,500(from existing business) 86% Required Investment BDT 70,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12 ft x 24 ft= 288 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; three piece, kids cloth , ,Etc</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No Employee.</li><li>▪The shop is Rented</li><li>▪Collects goods from dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
three pes, bachadar posak	5,000	150,000	1800,8000
	0	0	0
<b>Total Sales (A)</b>	5,000	150,000	1800,000
<b>Less. Variable Expense</b>			
three pes, bachadar posak	3500	105,000	1260,000
	0	0	0
<b>Total variable Expense (B)</b>	3500	105,000	1260,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1500	45,000	540,000
<b>Less. Fixed Expense</b>			
Rent		2400	28,800
Electricity Bill		1200	14,400
Mobile Bill		200	2400
Salary (self)		5000	60,000
Guard		300	3,600
Transportation		1000	12,000
Entertainment		200	2,400
Salary (staff)		14000	168,000
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>24,300</b>	<b>291,600</b>
<b>Net Profit (E) [C-D]</b>		<b>20,700</b>	<b>248,400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
three pes, Bachadar posak	300p	1200	360,000	58p	1200	70,000	430,000
	35p	550	17,500				17,500
othar			40,000		0	0	40,000
Security			15,000				15,000
<b>Total</b>	<b>335p</b>	<b>1200</b>	<b>432,500</b>	<b>58</b>	<b>1200</b>	<b>70000</b>	<b>502,500</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Almari,tabel,khat	5000	150,000	1800,000	1890,000
<b>Total Sales (A)</b>	5000	150,000	1800,000	1890,000
<b>Less. Variable Expense</b>		0		0
Almari,tabel,khat	3500	105,000	1260,000	1323,000
<b>Total variable Expense(B)</b>				
<b>Contribution Margin (CM) [C=(A-B)</b>	1500	45,000	540,000	567,000
<b>Less. Fixed Expense</b>				
Rent		2400	28,800	28,800
Electricity Bill		1200	14,400	14,500
Mobile Bill		200	2,400	2,400
Salary (self)		5000	60,000	60,000
Transportation		1000	12,000	12,000
Entertainment		200	2,400	2,400
Salary(staff)		14,000	168,000	168,000
Gurd		300	3,600	3,600
<b>Total Fixed Cost</b>		<b>24,300</b>	<b>291,600</b>	<b>291,700</b>
<b>Net Profit (E) [C-D)</b>		<b>20,700</b>	<b>248,400</b>	<b>275,300</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</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	70,000	
1.2	Net Profit	248,400	275,300
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		206,400
	<b>Total Cash Inflow</b>	<b>318,400</b>	<b>481,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>206,400</b>	<b>439,700</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 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





































# FAMILY PICTURE

