

Proposed NU Business Name: **FARIYA JENTES CORNER**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Shush anta Kumar Bishash



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

Name	:	<b>MD.ALAMGIR HOSSAIN</b>
Age	:	01-01-1983( 34Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	01 Sone ,01Daughter
No. of siblings:	:	04 Brothers,02 Sisters
Address	:	Vill:Razarampur P.O: shaberhat P.S: Shan beg, Dist: Nohakhali
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>LETE:MONSURA BEGUM</b>
(iii) Father's name	:	<b>EDRISH MIA</b>
(iv) GB member's info	:	Branch:, mohammedpur,Shanbeg. Centre #21 (Female), Member ID:1015, Group No: 01 Member since: 1998 to -2003 till ( 5 Years) First loan: BDT 5000/- Existing loan: BDT 10000 Outstanding loan:0
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	06 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823578957
Family's Contact No.	:	01852212122
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LETE:MONSURA 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

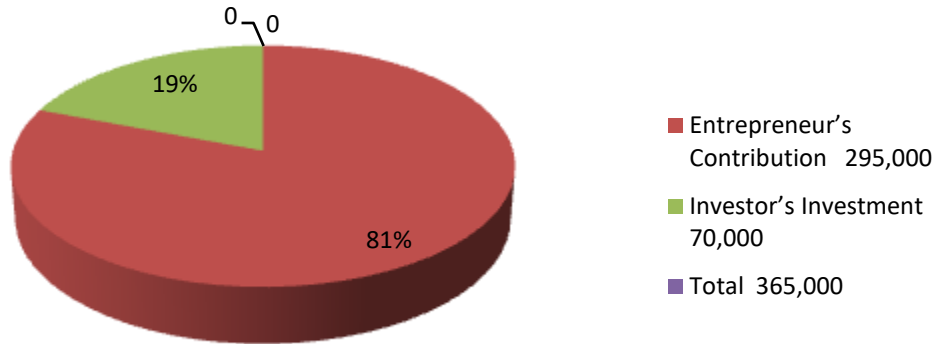
Business Name	:	<b>FARIYA JENTES CORNER</b>
Location	:	New school market,saberhat,Noyakhali
Total Investment in BDT	:	BDT 365,000/-
Financing	:	Self BDT 295,000/- (from existing business) 81% Required Investment BDT 70,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪Average 15% gain on sales</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>			
Garments items	4500	135000	1620000
<b>Total Sales (A)</b>	4500	135000	1620000
<b>Less Variable Expense</b>			
Garments items	3825	114750	1377000
<b>Total variable Expense (B)</b>	3825	114750	1377000
<b>Contribution Margin (CM) [C=(A-B)]</b>	675	20250	243000
<b>Less Variable Expense</b>			
Rent		1200	14400
Electricity bill		700	8400
Transportation		3000	36000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		120	1440
Generator		400	4800
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		11070	132840
<b>Net Profit (E)= [C-D]</b>		9180	110160

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	250	500	125000	80	500	40000	165000
Shirt	150	400	60000	50	400	20000	80000
T-shirt	200	120	24000	100	100	10000	34000
Pangabi	30	550	16500	0	0	0	16,500
Paigama	30	150	4500	0	0	0	4,500
Hosiyery	0	0	20000	0	0	0	20000
Others	0	0	5000	0	0	0	5,000
Security	0	0	40000	0	0	0	40,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>295000</b>	<b>0</b>	<b>0</b>	<b>70,000</b>	<b>365,000</b>



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Garments items	7860	235800	2829600	2971080	3119634
<b>Total Sales (A)</b>	7860	235800	2829600	2971080	3119634
<b>Less Variable Expense</b>					
Garments items	6681	200430	2405160	2525418	2651688.9
<b>Total variable Expense (B)</b>	6681	200430	2405160	2525418	2651688.9
<b>Contribution Margin (CM) [C=(A-B)</b>	1179	35370	424440	445662	467945.1
<b>Less Variable Expense</b>					
Rent		1200	14400	14400	14400
Electricity bill		1000	12000	12200	12400
Transportation		3500	42000	42200	42400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		120	1440	1440	1440
Generator		400	4800	4800	4800
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		17070	204840	205440	206040
<b>Net Profit (E)= [C-D]</b>		18300	219600	240222	261905.1
Investment Payback			<b>28000</b>	<b>28000</b>	<b>28000</b>



# 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	70,000		
1.2	Net Profit	219600	240222	261905.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		191,600	403,822
	<b>Total Cash Inflow</b>	<b>289,600</b>	<b>431,822</b>	<b>665,727</b>
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28000</b>	<b>28000</b>
3	<b>Net Cash Surplus</b>	<b>191,600</b>	<b>403,822</b>	<b>637,727</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 01 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

















**Faria Jents Corner**

**ফারিয়া জেন্টস্ কর্নার**

নতুন স্কুল মার্কেট (নীচতলা), সেবারহাট, সেনবাগ, নোয়াখালী। মোবাইল ০১৮২০-৫৭৩৩৫৭



