

## Proposed NU Business Name: **JANNET FASHION AND COSMETICES**



Project identification and prepared by: Anisar Rahman,  
Dagonvuiyan Unit, Feni.

Project verified by: Shush anta Kumar Bishash



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

Name	:	<b>SHAHAB UDDIN KHAN</b>
Age	:	01-02-1989( 28Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01Daughter
No. of siblings:	:	01 Brothers,02 Sisters
Address	:	Vill:South domruya P.O: Razapur, P.S: Dagonbhuyain 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	:	<b>LETE:PARVIN AKTER</b>
(iii) Father's name	:	<b>LETE:JOYNAL ABDIEN</b>
(iv) GB member's info	:	Branch:, Razapur, dagonbhuyain, Centre #12 (Female), Member ID:4534, Group No: 06 Member since: 2004 to -2009 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	:	0 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01853352365
Family's Contact No.	:	0162191525
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LETE:PARVIN AKTER** 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

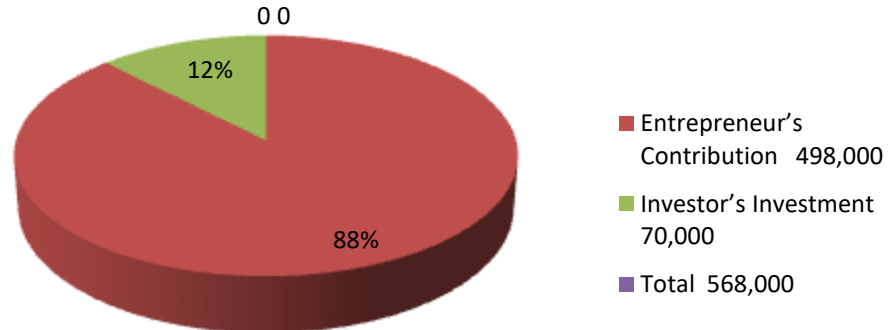
Business Name	:	<b>JANNET FASHION AND COSMETICES</b>
Location	:	New market, korish munshi,moddo bazar,Dagonbhuyain.Feni.
Total Investment in BDT	:	BDT 568,000/-
Financing	:	Self BDT 498,000/- (from existing business) 88% Required Investment BDT 70,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10ft= 200 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	7000	210000	2520000
<b>Total Sales (A)</b>	7000	210000	2520000
<b>Less Variable Expense</b>			
Garments items	5950	178500	2142000
<b>Total variable Expense (B)</b>	5950	178500	2142000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1050	31500	378000
<b>Less Variable Expense</b>			
Rent		3000	36000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		100	1200
Generator		600	7200
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		11000	132000
<b>Net Profit (E)= [C-D]</b>		20500	246000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sari	80	700	56000	0	0	0	56000
Three pices	100	800	80000	20	1000	20000	100000
Shirt	20	300	6000	0	0	0	6000
ant	30	400	12000	0	0	0	12,000
ayer sari	10	2200	22000	20	2000	40,000	62,000
ngi	150	300	45000	0	0	0	45,000
nit cloth	200	60	12000	100	0	0	12,000
obloin cloth	150	60	9000	0	0	0	9,000
arments items	0	0	50000	0	0	0	50,000
osmetices items	0	0	20000	0	0	10,000	20,000
ecurity	0	0	150000	0	0	0	150,000
<b>total</b>			<b>498000</b>			<b>70,000</b>	<b>568,000</b>



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Garments items	12930	387900	4654800	4887540	5131917
<b>Total Sales (A)</b>	12930	387900	4654800	4887540	5131917
<b>Less Variable Expense</b>					
Garments items	10990.5	329715	3956580	4154409	4362129.5
<b>Total variable Expense (B)</b>	10990.5	329715	3956580	4154409	4362129.5
<b>Contribution Margin (CM) [C=(A-B)</b>	1939.5	58185	698220	733131	769787.55
<b>Less Variable Expense</b>					
Rent		3000	36000	36000	36000
Electricity bill		1500	18000	18200	18400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		100	1200	1200	1200
Generator		600	7200	7200	7200
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		17200	206400	207000	207600
<b>Net Profit (E)= [C-D]</b>		40985	491820	526131	562187.55
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	491820	526131	562187.55
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		463,820	961,951
	<b>Total Cash Inflow</b>	561,820	989,951	1,524,139
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>	98,000	28000	28000
3	<b>Net Cash Surplus</b>	463,820	961,951	1,496,139

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 03 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























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