

Proposed NU Business Name: **ESTIYAK JEANS WEAR**



Project identification and prepared by: Aowled Hossain,
Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAIDUL HOQUE
Age	:	07-06-1989 (28 Years)
Education, till to date	:	BBA
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Nazir Road ; P.O Feni sadar ; P.S: Feni Sadar, 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	:	MONOWARA BEGUM
(iii) Father's name	:	LATE NURUL AFSAR
(iv) GB member's info	:	Branch: Rampur, Feni, Centre # 26 (Female), Member ID: 2625, Group No: 03 Member since: 06-08-1999 To 08-05-2007 (08 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(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	:	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	:	Government Job
Entrepreneur Contact No.	:	01812-907826
Family's Contact No.	:	01814-765917
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 08 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	:	ESTIYAK JEANS WEAR
Location	:	Grand Haque Tower, Feni
Total Investment in BDT	:	BDT 886,000/-
Financing	:	Self BDT 816,000/- (from existing business) 92% Required Investment BDT 70,000/- (as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security	:	300,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, T-Shirt, Pungabi Etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

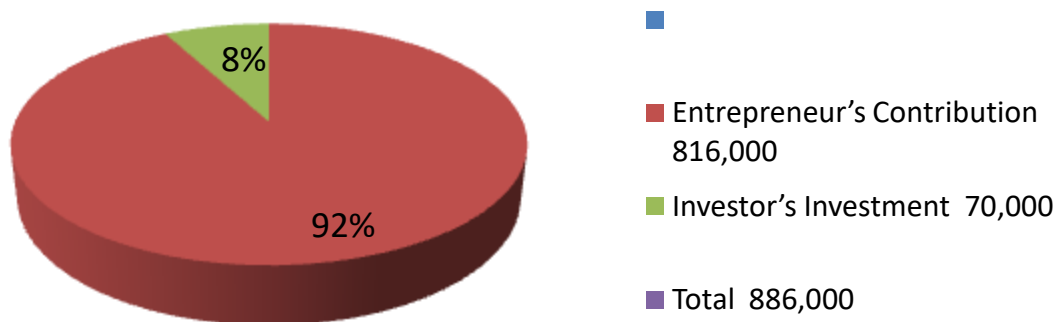
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shirt, Pant, T-Shirt, Panjabi Etc	5,000	150,000	1800,000
Total Sales (A)	5,000	150,000	1800,000
Less Variable Expense			
Shirt, Pant, T-Shirt, Panjabi Etc	3,500	105,000	1260,000
Total variable Expense (B)	3,500	105,000	1260,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less Variable Expense			
Rent		4,000	48,000
Electricity bill		1,400	16,800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		7,000	84,000
Entertainment		500	6000
Night Gird		450	5400
Generator		200	2400
Mobile bill		300	3600
Total fixed cost (D)		20,850	250,200
Net Profit (E)= [C-D]		24,150	289,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt	250	600	150,000	40	600	24,000	174,000
Pant	100	800	80,000	20	800	16,000	96,000
Panjabi	80	1000	80,000	20	1000	20,000	100,000
T-Shirt	200	400	80,000	25	400	10,000	90,000
Board Shirt	70	950	66,000	0	0	0	66,500
Three Quarter	40	250	10,000	0	0	0	10,000
Baby Items	0	0	50,000	0	0	0	50,000
Security	1	0	300,000	0	0	0	300,000
Total	661		816,000	0	0	70,000	886,000

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	5,500	165,000	1980,000	2079,000	2182,950
Shirt, Pant, T-Shirt, Panjabi Etc	5,500	165,000	1980,000	2079,000	2182,950
Total Sales (A)					
Less Variable Expense	3,850	115,500	1386,000	1455,300	1528,065
Shirt, Pant, T-Shirt, Panjabi Etc	3,850	115,500	1386,000	1455,300	1528,065
Total variable Expense (B)	1,650	49,500	594,000	623,700	654,885
Contribution Margin (CM) [C=(A-B)					
Less fixed Expense		4,000	48,000	48,000	48,000
Rent		1,700	20,400	21,000	21,500
Electricity bill		2,500	30,000	30,500	31,000
Transportation		5000	60,000	60,000	60,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		500	6000	6,000	6,000
Entertainment		450	5400	5400	5,400
Generator		200	2400	2,400	2,400
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		21,750	261,000	262,300	263,600
Net Profit (E)= [C-D]		27,750	333,000	361,400	391,285
Investment Payback			38,000	38,000	38,000

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	333,000	361,400	391,285
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		305,000	638,400
	Total Cash Inflow	403,000	666,400	1,029,685
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	305,000	638,400	1,001,685

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 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





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FAMILY PICTURE

