

Proposed NU Business Name: **MAHI BORKA FASHION HOUSE**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Shushanta Kumar Bish



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

Name	:	<b>SAIFUL ISLAM</b>
Age	:	03-05-1996 ( 21 Years)
Education, till to date	:	Class Seven
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Villa: Razapur P.O: Razapur Bazar,P.S: Dagonvuiyan, 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>MST:MONOWARA BEGUM</b>
(iii) Father's name	:	<b>MD:ABDUL MOTALAB</b>
(iv) GB member's info	:	Branch:Razapur,Dagonbhuyain , Centre # 18(Female), Member ID:3895, Group No: 02 Member since: 2007-2012 (05Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:Nil
(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	:	05 years experience in running business. 01 Years in own business. He has 04 years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784854295
Family's Contact No.	:	01843122695
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST:MONOWARA 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

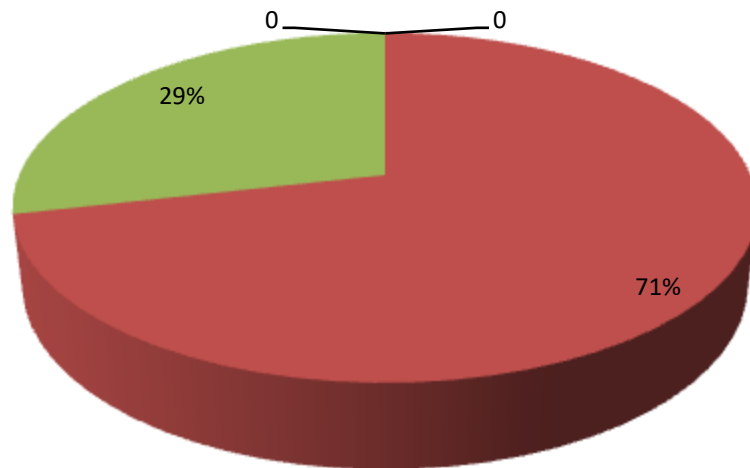
Business Name	:	<b>MAHI BORKA FASHION HOUSE</b>
Location	:	Marvelous super marlet,RazapurBazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 125,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft= 100 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>▪Average 40% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Garments items	2000	60000	720000
<b>Total Sales (A)</b>	2000	60000	720000
<b>Less Variable Expense</b>			
Garments items	1200	36000	432000
<b>Total variable Expense (B)</b>	1200	36000	432000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		1200	14400
Electricity bill		600	7200
Transportation		1500	18000
Salary (self)		5000	60000
		0	0
Entertainment		150	1800
Guard		50	600
Generator		600	7200
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		9600	115200
<b>Net Profit (E)= [C-D]</b>		14400	172800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Borka Cloths	50	500	25000	0	0	20000	45000
Readymad borka	60	1000	60000	0	0	30000	90000
Sali machin	4	5000	20000	0	0	0	20000
Others	0	0	10000	0	0	0	10000
Security	0	0	10000	0	0	0	10000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>125000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>175000</b>



- Entrepreneur's Contribution 125,000
- Investor's Investment 50,000
- Total 175,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Garments items	3708	111240	1334880	1401624	1471705.2
<b>Total Sales (A)</b>	3708	111240	1334880	1401624	1471705.2
<b>Less Variable Expense</b>					
Garments items	2224.8	66744	800928	840974.4	883023.12
<b>Total variable Expense (B)</b>	2224.8	66744	800928	840974.4	883023.12
<b>Contribution Margin (CM) [C=(A-B)</b>	1483.2	44496	533952	560649.6	588682.08
<b>Less Variable Expense</b>					
Rent		1200	14400	14400	14400
Electricity Bill		1000	12000	12200	12400
Transportation		2000	24000	24200	24400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		50	600	600	600
Generator		600	7200	7200	7200
Mobile Bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		15700	188400	189000	189600
<b>Net Profit (E)= [C-D]</b>		28796	345552	362829.6	380971.08
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)		Year 2 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	345552	362829.6	380971.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		325,552	668,382
	<b>Total Cash Inflow</b>	395,552	688,382	1,049,353
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	325,552	668,382	1,029,353

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 05 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





















# FAMILY PICTURE

