

## Proposed NU Business Name: **PRINCE DRESS HOUSE**



Project identification and prepared by: Md Nasir Uddin Sheikh,  
Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>SELIM PATWARY</b>
Age	:	01-01-1983 (33 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brother & 4 Sister
Address	:	Vill: Matiya Goda, P.O: Chandgazi, P.S: Chagolnaiya, 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>MAYMUNA KHATUN</b>
(iii) Father's name	:	<b>MOHAMMAD ULLAH PATWARY</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 38 (Female), Member ID: 6756, Group No: 10 Member since: 01-01-2009 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 20,000/-
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-673017
Mother's Contact No.	:	01843-412039
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAYMUNA KHATUN** joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>PRINCE DRESS HOUSE</b>
Location	:	Chandgazi Vitor bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has a cloth shop.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 4 employees.</li><li>▪Collects goods from Feni.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

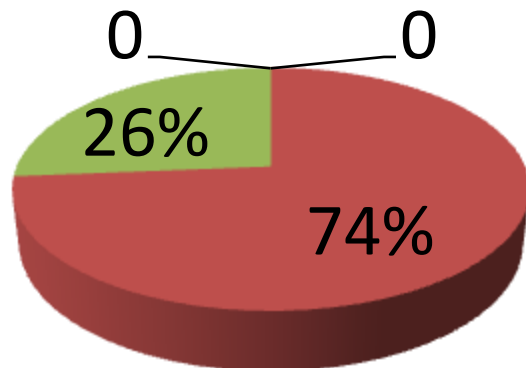
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Cloths	90,000	1,080,000
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>		
Cloths	63,000	756,000
<b>Total variable Expense (B)</b>	<b>63,000</b>	<b>756,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	1,000	12,000
Guard	50	600
Transportation	300	3,600
Salary (staff)	12,000	144,000
<b>Total fixed Cost (D)</b>	<b>19,150</b>	<b>229,800</b>
<b>Net Profit (E) [C-D]</b>	<b>7,850</b>	<b>94,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shirt	100	350	35,000	50	350	17,500	52,500
Pant	50	1000	50,000	32	1000	32,000	82,000
Three piece	50	550	27,500	0	0	0	27,500
Others	1	17500	17,500	1	500	500	18,000
Security	1	10000	10,000	0	0	0	10,000
<b>Total</b>	<b>202</b>	<b>29400</b>	<b>140,000</b>	<b>83</b>	<b>1,850</b>	<b>50,000</b>	<b>190,000</b>

## Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 50,000
- Total 190,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Cloths	110,000	1,320,000	1,386,000	1,455,300
<b>Total Sales (A)</b>	<b>110,000</b>	<b>1,320,000</b>	<b>1,386,000</b>	<b>1,455,300</b>
<b>Less. Variable Expense</b>				
Cloths	77,000	924,000	970,200	1,018,710
<b>Total variable Expense (B)</b>	<b>77,000</b>	<b>924,000</b>	<b>970,200</b>	<b>1,018,710</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	500	6,000	6,000	6,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	1,000	12,000	12,000	12,000
Guard	50	600	700	800
Transportation	400	4,800	5,500	6,000
Salary (staff)	12,000	144,000	144,000	144,000
<b>Total Fixed Cost</b>	<b>19,350</b>	<b>232,200</b>	<b>233,700</b>	<b>234,800</b>
<b>Net Profit (E) [C-D]</b>	<b>13,650</b>	<b>163,800</b>	<b>182,100</b>	<b>201,790</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	163,800	182,100	201,790
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		143,800	305,900
	<b>Total Cash Inflow</b>	<b>213,800</b>	<b>325,900</b>	<b>507,690</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>143,800</b>	<b>305,900</b>	<b>487,690</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:04  
Experience & Skill : 15 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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ড্রেস হাউজ

লেডিস ডেকোরেশন

প্রাঃ- মাস্টার সেলিম,







# FAMILY PICTURE



