

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



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Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>SOJOL CHANDRA DAS</b>
Age	:	10-12-1991 (26 Years)
Education, till to date	:	Class 7
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Purbochor Chandia, P.O: Bohoddarhat, P.S: Sonagazi, 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>INDU BANGLA DAS</b>
(iii) Father's name	:	<b>CHITTO RONJON DAS</b>
(iv) GB member's info	:	Branch: Chorchandia Sonagazi, Centre # 17 (Female), Member ID: 4132/1, Group No: 08 Member since: 15-05-1999 (18 Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 16,920/-
(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	:	04 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.	:	01829-964037
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**INDU BANGLA DAS** joined Grameen Bank since 04 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ONTOR DRESS HOUSE</b>
Location	:	Takia road, Sonagazi, Feni
Total Investment in BDT	:	BDT 295,000/-
Financing	:	Self BDT 245,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ Cloth item retailer.</li><li>▪ Average 25% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing 2 employees.</li><li>▪ Collects goods from Feni.</li><li>▪ The shop is rented.</li><li>▪ Agreed grace period is 3 months.</li></ul>

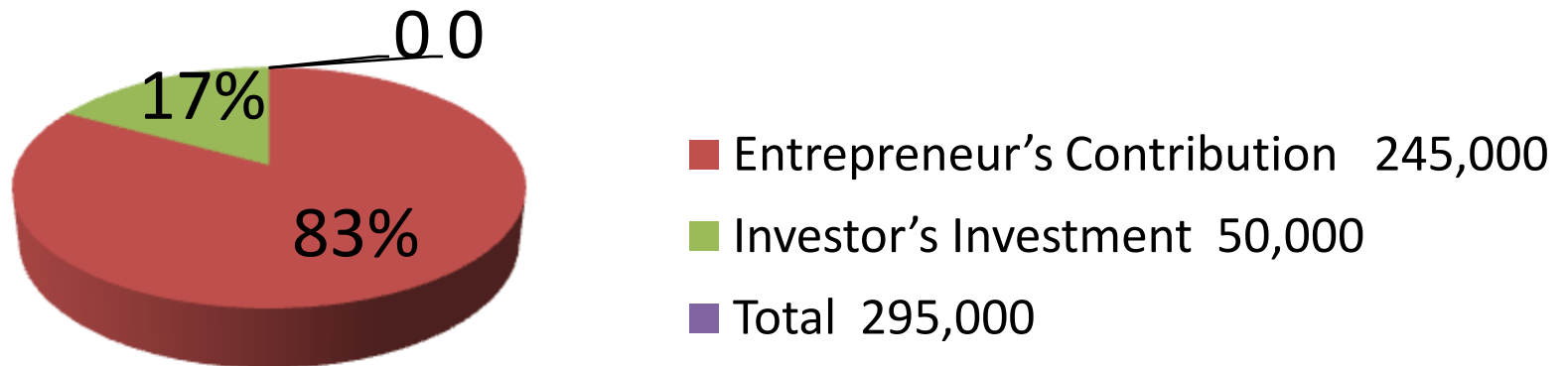
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Cloths item	110,000	1,320,000
<b>Total Sales (A)</b>	<b>110,000</b>	<b>1,320,000</b>
<b>Less. Variable Expense</b>		
Cloths item	82,500	990,000
<b>Total variable Expense (B)</b>	<b>82,500</b>	<b>990,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>27,500</b>	<b>330,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	700	8,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	1,200	14,400
Entertainment	400	4,800
Transportation	700	8,400
Salary (staff)	10,000	120,000
<b>Total fixed Cost (D)</b>	<b>18,300</b>	<b>219,600</b>
<b>Net Profit (E) [C-D]</b>	<b>9,200</b>	<b>110,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pant Piece	91	600	54,600	50	600	30,000	84,600
Shirt Piece	301	400	120,400	50	400	20,000	140,400
Suit	8	5000	40,000	0	0	0	40,000
Security	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>401</b>	<b>36000</b>	<b>245,000</b>	<b>100</b>	<b>1,000</b>	<b>50,000</b>	<b>295,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Cloths item	135,000	1,620,000	1,701,000	1,786,050
<b>Total Sales (A)</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>	<b>1,786,050</b>
<b>Less. Variable Expense</b>				
Cloths item	101,250	1,215,000	1,275,750	1,339,538
<b>Total variable Expense (B)</b>	<b>101,250</b>	<b>1,215,000</b>	<b>1,275,750</b>	<b>1,339,538</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>33,750</b>	<b>405,000</b>	<b>425,250</b>	<b>446,513</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	700	8,400	8,400	8,400
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	1,200	14,400	14,400	14,400
Entertainment	400	4,800	5,500	6,000
Transportation	900	10,800	12,500	14,500
Salary (staff)	10,000	120,000	120,000	120,000
<b>Total Fixed Cost</b>	<b>18,600</b>	<b>223,200</b>	<b>226,300</b>	<b>229,300</b>
<b>Net Profit (E) [C-D]</b>	<b>15,150</b>	<b>181,800</b>	<b>198,950</b>	<b>217,213</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	181,800	198,950	217,213
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		161,800	340,750
	<b>Total Cash Inflow</b>	<b>231,800</b>	<b>360,750</b>	<b>557,963</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>161,800</b>	<b>340,750</b>	<b>537,963</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:02  
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 farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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# FAMILY PICTURE