

# Proposed NU Business Name: **STAYEL PARK FASSION & FITING HOSUE**



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Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD. ABDUR RAZZAK</b>
Age	:	15-05-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	02 Brother
Address	:	Vill: Dupchachia, P.O: Dupchachia, Thana: Dupchachia, Dist: Bogra
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>LATE,MST. JABAIDA</b>
(iii) Father's name	:	<b>LATE, ABUL HOSEN</b>
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 19 (Female), Member ID: 2328, Group No: 03 Member since: 15-07-1997 (15Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan: BDT: 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	:	15 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-983301
Mother's Contact No.	:	01733-285142
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE, MST. JABAIDA** joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>STAYEL PARK FASSION &amp; FITING HOSUE</b>
Location	:	Store No-32,Mowplaza, Dupchachia,Bogra
Total Investment in BDT	:	BDT 438,000/-
Financing	:	Self BDT 378,000/-(from existing business) 86% Required Investment BDT 60,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 16 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pant, Shat, T-Shat etc.</li><li>▪The business is operating by entrepreneur. Existing 3 employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

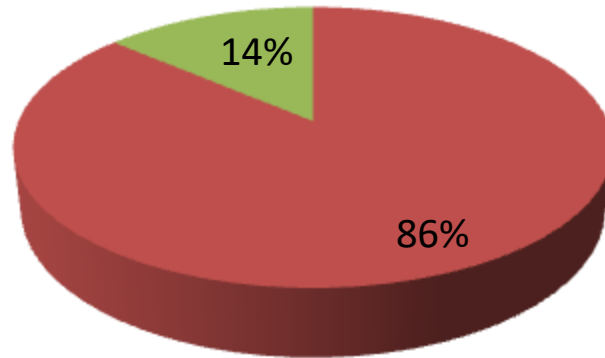
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Pant, Shat, T-Shat	8,000	240000	2880000
<b>Total Sales (A)</b>	8,000	240000	2880000
<b>Less Variable Expense</b>			
Pant, Shat, T-Shat	6800	204000	2448000
<b>Total variable Expense (B)</b>	6,800	204000	2448000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,200	36000	432000
<b>Less Variable Expense</b>			
Rent		1,300	15600
Electricity bill		700	8400
Transportation		1000	12000
Salary (self)		5000	60000
Guard		200	2400
Salary(Staff)		15,000	180000
Entertainment		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		23,800	285600
<b>Net Profit (E)= [C-D]</b>		12,200	146400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Three Pice	100	450	45000	5	5000	25000	70000
Frog	100	250	25000	0	0	0	25000
Shart	100	300	30000	300	50	15000	45000
Pant & Traujar	300	250	75000	0	0	0	75000
Panjabi & Paijama	200	300	60000	0	0	0	60000
Ganji & Tops	400	200	80000	0	0	0	80000
Security	1	30,000	30000	0	0	0	30000
Others	1	33,000	33000	0	0	20000	33000
<b>Total</b>	<b>1102</b>		<b>378,000</b>	<b>300</b>	<b>0</b>	<b>60000</b>	<b>438000</b>

## Source of Finance



- Entrepreneur's Contribution  
378,000
- Investor's Investment 60,000
- Total 438,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Pant, Shat, T-Shat	12,000	360000	4320000	4536000	4762800
<b>Total Sales (A)</b>	12,000	360000	4320000	4536000	4762800
<b>Less Variable Expense</b>				0	0
Pant, Shat, T-Shat	10200	306000	3672000	3855600	4048380
<b>Total variable Expense (B)</b>	10,200	306000	3672000	3855600	4048380
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	1,800	54000	648000	680400	714420
<b>Less Variable Expense</b>				0	0
Rent		1,300	15600	16380	17199
Electricity bill		1000	12000	12600	13230
Transportation		1500	18000	18900	19845
Salary (self)		5000	60000	63000	66150
Salary(Staff)		20000	240000	252000	264600
Entertainment		500	6000	6300	6615
Mobile bill		500	6000	6300	6615
<b>Total fixed cost (D)</b>		29,800	357600	375480	394254
<b>Net Profit (E)= [C-D]</b>		24,200	290400	304920	320166
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	290400	304920	320166
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		270,400	555,320
	<b>Total Cash Inflow</b>	350,400	575,320	875,486
2	Cash Outflow			
2.1	Purchase of Product	60,000		
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>	80,000	20000	20,000
3	<b>Net Cash Surplus</b>	270,400	555320	855486

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:03, Others:0  
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 shop;  
Mowplaza,Dupchachia,Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

