

Proposed NU Business Name: **YOUNG TOUCH**



Project identification and prepared by: MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI NAZRUL ISLAM
Age	:	01-01-1990 (27 Years)
Education, till to date	:	B.B.S
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, 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	:	ROKSANA BEGUM
(iii) Father's name	:	MD: SAHID ULLA
(iv) GB member's info	:	Branch:Chorparboty companiongong, Centre # 35 (Female), Member ID: 3043/2, Group No: 04 Member since: 24/11/2007 to 2010 till(07Years) First loan: BDT 5,000/- Existing loan: BDT 30,000 Outstanding loan:Nil
Further Information:		
(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	:	He has no experience in running business. 5 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706896125
Family's Contact No.	:	01872176168
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKSANA BEGUM joined Grameen Bank since 7 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	:	YOUNG TOUCH
Location	:	Shake Anowora market, Chowdharuyhat , Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 540,000/-
Financing	:	Self BDT4,90,000/- (from existing business) 91% Required Investment BDT 50,000/- (as equity) 9%
Present salary/drawings from business(estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Security of the shop	:	300,000/=
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Jeans items etc.▪Average 25% gain on sales.▪The business is operating by the entrepreneur himself. He has 01 employee.▪One will be appointed after getting equity money▪ The shop is rented.▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months.

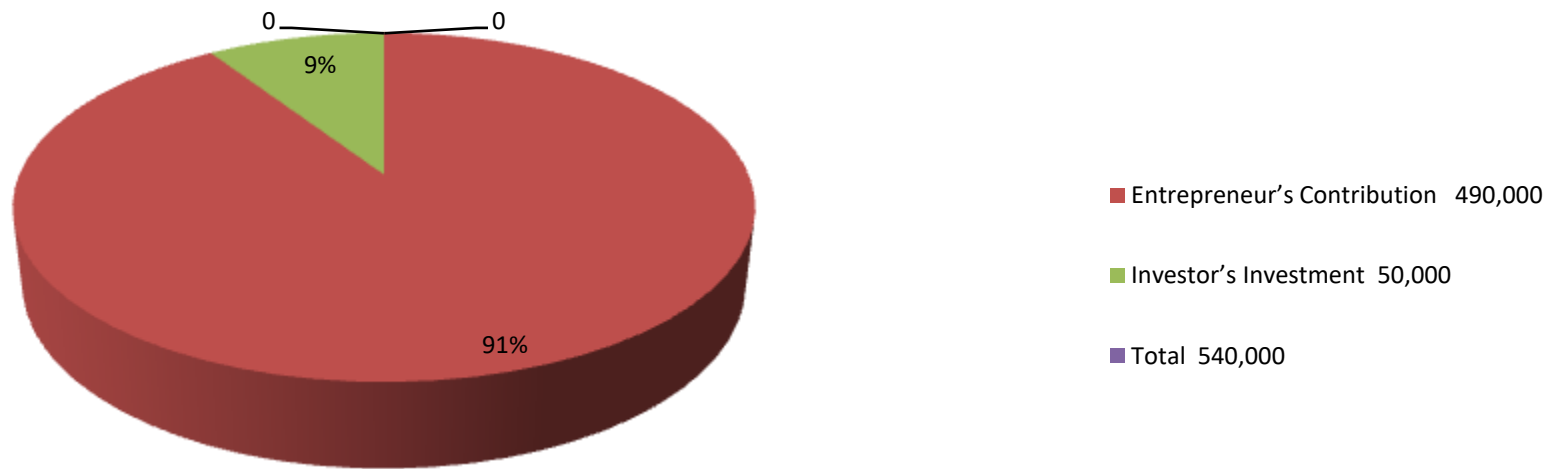
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Jents items etc.	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Jents items etc.	3750	112500	1350000
Total variable Expense (B)	3750	112500	1350000
Contribution Margin (CM) [C=(A-B)]	1250	37500	450000
Less Variable Expense			
Rent		4000	48000
Electricity bill		700	8400
Transportation		4500	54000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		200	2400
Guard		100	1200
Generator		600	7200
Mobile bill		500	6000
Total fixed cost (D)		20600	247200
Net Profit (E)= [C-D]		16900	202800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Pant	150	800	120000	30	800	24000	144000
Shirt	50	450	22500	20	450	9000	31500
T-Shirt	150	150	22500	0	0	7000	29500
Gangi	100	100	10000	0	0	5000	15000
Shoe	20	550	11000	0	0	5000	16000
Belt	0	0	2000	0	0	0	2000
Body Spra	0	0	2000	0	0	0	2000
Security	0	0	300000	0	0	0	300000
Total			4,90,000			50,000	5,40,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Items etc.	5900	177000	2124000	2230200	2341710
Total Sales (A)	5900	177000	2124000	2230200	2341710
Less Variable Expense					
Items etc.	4425	132750	1593000	1672650	1756282.5
Total variable Expense (B)	4425	132750	1593000	1672650	1756282.5
Contribution Margin (CM) [C=(A-B)]	1475	44250	531000	557550	585427.5
Less Variable Expense					
Rent		4000	48000	48000	48000
Electricity bill		1000	12000	12200	12400
Transportation		5000	60000	60200	60400
Salary (self)		5000	60000	62000	64000
Salary(Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		600	7200	7200	7200
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		26600	319200	321800	324400
Net Profit (E)= [C-D]		17650	211800	222390	233509.5
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	211800	222390	233509.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		191,800	394,190
	Total Cash Inflow	261,800	414,190	627,700
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
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	191,800	394,190	607,700

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









A man in a light blue t-shirt stands in the center of the store.

GIVENCHY
EXPRESS
FASHION STYLE











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পাল

resident



কিন্তু মিত্রাবির ভাষ্যে মিত্র নাহি

প্রোঃ নজরুল ইসলাম
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