

Proposed NU Business Name: **OPORUP FASHION**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	OSHIM MOJUMDER
Age	:	25/01/1986 (31Years)
Education, till to date	:	Class - 10
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Sister
Address	:	Vill: Chore Sahavekari P.O:Kacaripukur 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	:	PUTUL RANI MOJUMDER
(iii) Father's name	:	SUVAS MOJUMDER
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 31/(Female), Member ID: 6203, Group No: 05 Member since: 15-02- 1996 (21 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 3,00,000/- Outstanding loan: BDT 2,70,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	14 Years Experience 09 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01875-828491
Mother's Contact No.	:	01869-651042
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PATUL RANI MOJUMDER joined Grameen Bank since 21 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

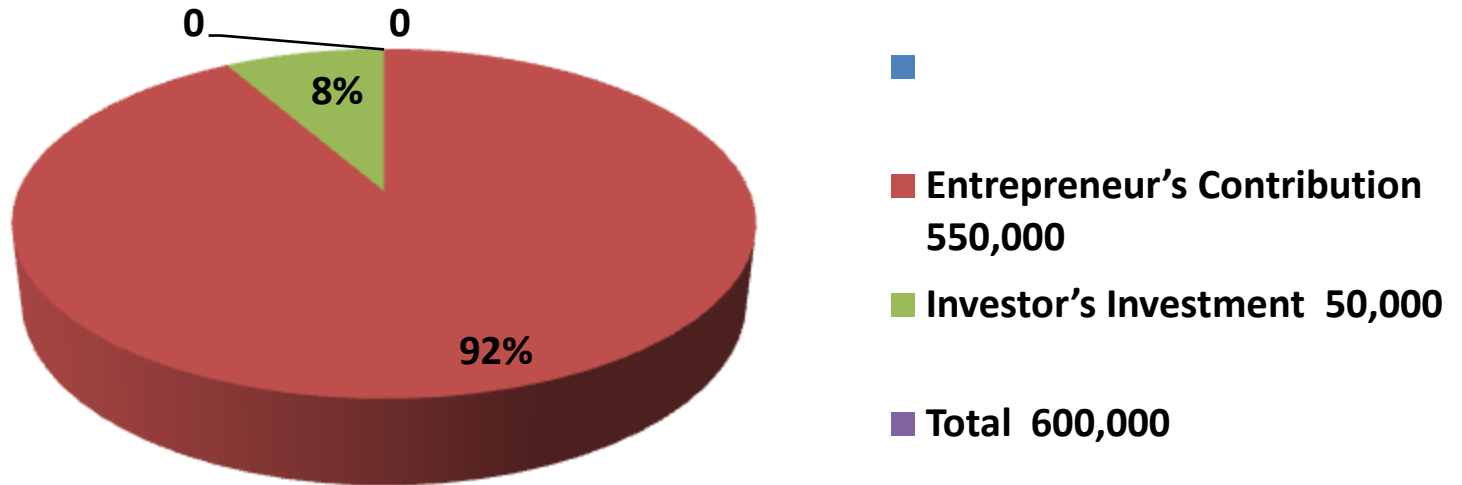
Business Name	:	OPORUP FESHON
Location	:	Anayet Market,Zero Poient,Sonagazi, Feni.
Total Investment In BDT	:	Bdt 6,00,000/-
Financing	:	Self BDT 5,50,000/- (From Existing Business) 92% Required Investment Bdt,50,000(as Equity) 08%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	12 Ft X 06 ft. = 72 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Sari, Lungi,Three pic & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 02 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Dhaka. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Sari, Lungi,Three pic & others	5000	150000	1800000
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Sari, Lungi,Three pic & others	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		1900	22800
Electric Bill		1500	18000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		21200	254400
Net Profit (E)= [C-D]		8800	105600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Sari	200	1,000	200,000	30	1,000	30,000	230,000
Lungi	200	300	60,000	50	300	15,000	75,000
Three pic	100	500	50,000	10	500	5,000	55,000
Than kapur	2,000	60	120,000			0	120,000
Bad Seet	20	500	10,000			0	10,000
Mosari	10	250	2,500			0	2,500
Others			57,500			0	57,500
Security			50,000			0	50,000
Total	2530	2610	550,000	90	1,800	50,000	600,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sari, Lungi,Three pic & others	7000	210000	2520000	2646000	2778300
Total Sales(A)	7000	210000	2520000	2646000	2778300
Less Variable Expense (B)					
Sari, Lungi,Three pic & others	5600	168000	2016000	2116800	2222640
Total Variable Expense	5600	168000	2016000	2116800	2222640
Contributon Margin (CM) [C=(A-B)]	1400	42000	504000	529200	555660
Less Fixed Expense					
Rent		1900	22800	22800	22800
Electric Bill		1500	18000	18300	18600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		21200	254400	256000	257660
Net Profit (E)= [C-D]		20800	249600	262080	275184
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	33,000		
1.2	Net Profit	249,600	262080	275184
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		229600	471680
	Total Cash Inflow	282,600	491,680	746,864
2	Cash Outflow			
2.1	Purchase of Product	33,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	53,000	20,000	20,000
3	Net Cash Surplus	229,600	471,680	726,864

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:02 Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:. Anayet Market,Zero
Poient,Sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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