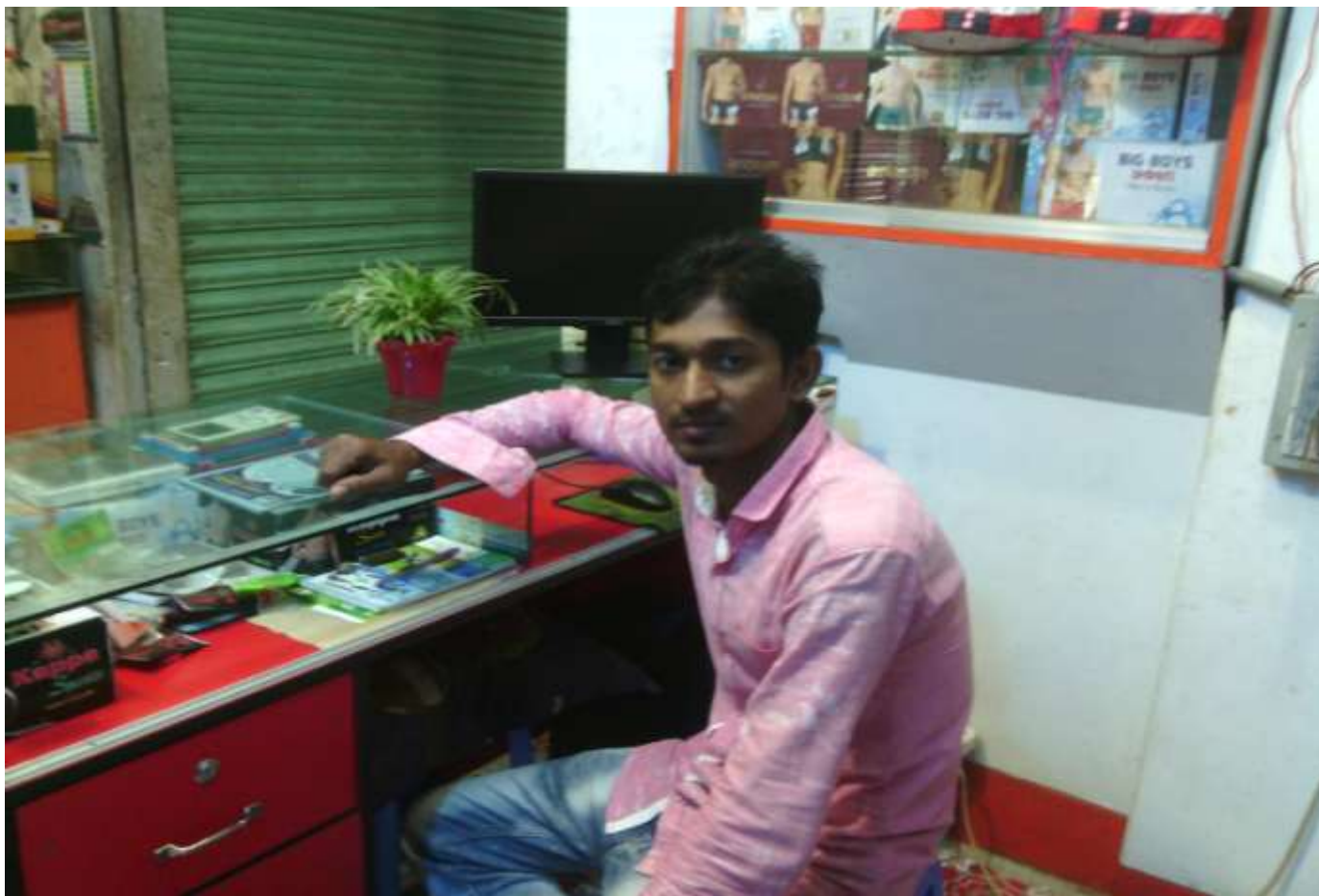


Proposed NU Business Name: **DESHI DOSH EXCLUSIVE MANS WEAR**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MASUD
Age	:	01-06-1988(29 Years)
Education, till to date	:	Class-SSC
Marital status	:	Married
Children	:	No
No. of siblings:	:	01 Sister, 01 Brother
Address	:	Vill:Derpara, P.O:Fulgazi, P.S: Fulgazi, 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	:	ZAHANARA BEGUM
(iii) Father's name	:	MD:KAMAL UDDIN
(iv) GB member's info	:	Branch: Fulgazi, Centre # 24(Female), Member ID:7383, Group No: 03 Member since: 17-09-2009-2014(05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT :20000/- Outstanding loan: 00/-
(v) Who pays GB loan installment	:	No
(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	:	09years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01859450950
Mother's Contact No.	:	01854423250
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ZAHANARA BEGUM joined Grameen Bank since 08 years ago. At first she took 16,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

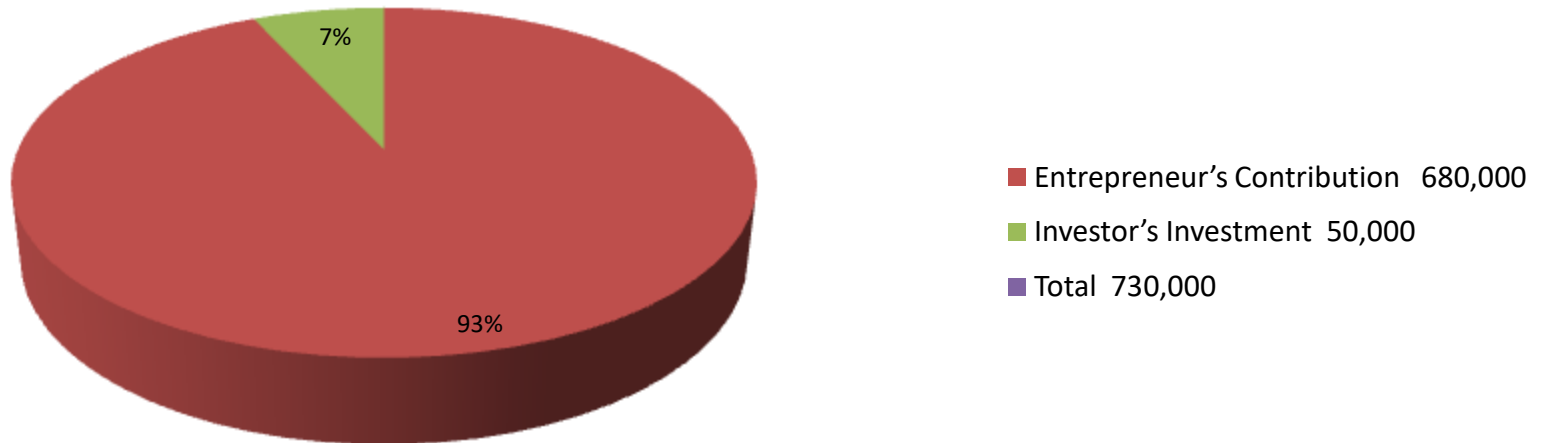
Proposed Nobin Udyokta Business Info

Business Name	:	DESHI DOSH EXCLUSIVE MANS WEAR
Location	:	Main road,north bazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT 7,30,000/-
Financing	:	Self BDT 6,80,000(from existing business) 93% Required Investment BDT,50,000(as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft. = 600square ft
Security of the shop	:	120,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;shirt,pant,panjabi,kapor,others.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 03 employee.▪He is doing his business in won place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Shart,pant,genji,panjabi,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Shart,pant,genji,panjabi,others	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		1000	12000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		10300	123600
Net Profit (E)= [C-D]		13700	164400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
shart	250	400	100,000			0	100,000
pant	300	200	60,000			0	60,000
ganji	300	300	90,000			0	90,000
jens pant	100	100	50,000			20,000	70,000
gebardin pant	100	400	40,000			0	40,000
panjabi	100	500	50,000			0	50,000
garments kapor	0	0	20,000			30,000	50,000
others	0	0	20,000			0	20,000
security	0	0	250,000			0	250,000
			0			0	0
Total	1150	1900	680,000	0	0	50,000	730,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shart,pant,genji,panjabi,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		1000	12000	12300	12600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		10300	120000	120520	121046
Net Profit (E)= [C-D]		19700	236400	248220	260631
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	50,000		
1.2	Net Profit	236,400	248220	260631
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		216400	444620
	Total Cash Inflow	286,400	464,620	705,251
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	20,000	20,000
3	Net Cash Surplus	216,400	444,620	685,251

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Main road, Fulgazi
bazar, Fulgazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













CAF HALL



KES











FAMILY PICTURE

