

Proposed NU Business Name: **CHUMKI FASHION**



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Dagonbhuiyan, Feni

Project verified by: Shush anta Kumar Bishash



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

|                                                  |   |                                                                                                                                            |
|--------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------|
| Name                                             | : | <b>TOPU DEB NATH</b>                                                                                                                       |
| Age                                              | : | 19-12-1995 ( 22 Years)                                                                                                                     |
| Education, till to date                          | : | S.S.C                                                                                                                                      |
| Marital status                                   | : | Unmarried                                                                                                                                  |
| Children                                         | : | N/A                                                                                                                                        |
| No. of siblings:                                 | : | 01 Brother.                                                                                                                                |
| Address                                          | : | Vill: Aziz Fajilpur P.O :Dagonvuiyan 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                               | : | <b>ALO RANI DEBI</b>                                                                                                                       |
| (iii) Father's name                              | : | <b>MURARI DEB NATH</b>                                                                                                                     |
| (iv) GB member's info                            | : | Branch::Dagonvuiyan, Centre # 06(Female),<br>Member ID: 1013, Group No: 03<br>Member since: 2003-2010 (07Years)<br>First loan: BDT 5000 /- |
| Further Information:                             |   | Existing Loan: BDT 20,000, Outstanding loan:                                                                                               |
| (v) Who pays GB loan installment                 | : | Father                                                                                                                                     |
| (vi) Mobile lady                                 | : | No                                                                                                                                         |
| (vii) Grameen Education Loan                     | : | No                                                                                                                                         |
| (viii) Any other loan like GB,<br>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                                                          | : | 10 years experience in running business. 07Years in own business.<br>He has 03 years training |
| Other Own/Family Sources of Income                                                              | : |                                                                                               |
| Other Own/Family Sources of Liabilities                                                         | : | None                                                                                          |
| Entrepreneur Contact No.                                                                        | : | 01845246128                                                                                   |
| Family's Contact No.                                                                            | : |                                                                                               |
| NU Project Source/Reference                                                                     | : | Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni                                   |

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

ALO RANI DEBI joined Grameen Bank since 07 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

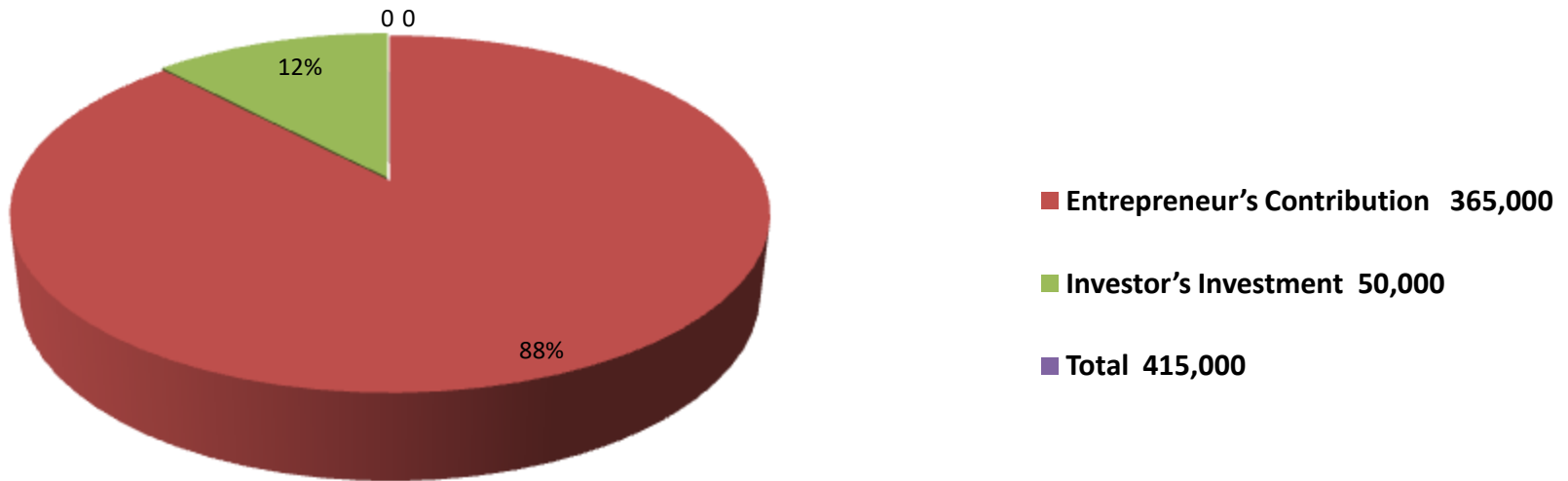
|                                                   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------------------------------------------------|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name                                     | : | <b>CHUMKI FASHION</b>                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Location                                          | : | Chowmuhony road,Dagonvuiyan, Feni.                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Total Investment in BDT                           | : | BDT 4,15,000                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Financing                                         | : | Self BDT 3,65,000 (from existing business) 88%<br>Required Investment BDT 50,000/- (as equity) 12%                                                                                                                                                                                                                                                                                                                                                 |
| Present salary/drawings from business (estimates) | : | BDT 5,000                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Proposed Salary                                   | : | BDT 5,000                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Size of shop                                      | : | 10 ft x 10ft= 100square ft                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Security                                          | : | 55000/=                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pant,Threepices,Gangi items etc.</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪01 Will be appointed after getting equity money.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

| Particular                                | Daily | Monthly | Yearly  |
|-------------------------------------------|-------|---------|---------|
| <b>Revenue(Sales)</b>                     |       |         |         |
| Garment items etc                         | 3,500 | 105000  | 1260000 |
| <b>Total Sales (A)</b>                    | 3500  | 105000  | 1260000 |
| <b>Less Variable Expense</b>              |       |         |         |
| Garment items s etc                       | 2800  | 84000   | 1008000 |
| <b>Total variable Expense (B)</b>         | 2800  | 84000   | 1008000 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 700   | 21000   | 252000  |
| <b>Less Variable Expense</b>              |       |         |         |
| Rent                                      |       | 2000    | 24000   |
| Electricity Bill                          |       | 1000    | 12000   |
| Transportation                            |       | 1000    | 12000   |
| Salary (self)                             |       | 5000    | 60000   |
| Salary(staff)                             |       | 0       | 0       |
| Entertainment                             |       | 300     | 3600    |
| Gird                                      |       | 50      | 600     |
| Generator                                 |       | 150     | 1800    |
| Mobile Bill                               |       | 500     | 6000    |
| <b>Total fixed cost (D)</b>               |       | 10000   | 120000  |
| <b>Net Profit (E)= [C-D]</b>              |       | 11000   | 132000  |

# Investment Breakdown

| Existing     |          |            |               | Proposed |            |              |               |
|--------------|----------|------------|---------------|----------|------------|--------------|---------------|
| Particulars  | Qty.     | Unit Price | Amount        | Qty      | Unit Price | Amount       | Proposed      |
|              |          |            | (BDT)         |          |            | (BDT)        | Total         |
| Pant         | 300      | 500        | 150000        | 100      | 500        | 50000        | 200000        |
| Three-piece  | 100      | 400        | 40000         | 0        | 0          | 0            | 40000         |
| Gangi        | 200      | 500        | 100000        | 0        | 0          | 0            | 100000        |
| Others       | 0        | 0          | 20000         | 0        | 0          | 0            | 20000         |
| Security     | 0        | 0          | 55000         | 0        | 0          | 0            | 55000         |
| <b>Total</b> | <b>0</b> | <b>0</b>   | <b>365000</b> | <b>0</b> | <b>0</b>   | <b>50000</b> | <b>415000</b> |



# Financial Projection (BDT)

| Particular                                | Daily | Monthly | Year1        | Year2        | Year3        |
|-------------------------------------------|-------|---------|--------------|--------------|--------------|
| <b>Revenue(Sales)</b>                     |       |         |              |              |              |
| Garment items etc                         | 4750  | 142500  | 1710000      | 1795500      | 1885275      |
| <b>Total Sales (A)</b>                    | 4750  | 142500  | 1710000      | 1795500      | 1885275      |
| <b>Less Variable Expense</b>              |       |         |              |              |              |
| Garment items etc                         | 3800  | 114000  | 1368000      | 1436400      | 1508220      |
| <b>Total variable Expense (B)</b>         | 3800  | 114000  | 1368000      | 1436400      | 1508220      |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 950   | 28500   | 342000       | 359100       | 377055       |
| <b>Less Variable Expense</b>              |       |         |              |              |              |
| Rent                                      |       | 2000    | 24000        | 24000        | 24000        |
| Electricity Bill                          |       | 1500    | 18000        | 18200        | 18400        |
| Transportation                            |       | 1500    | 18000        | 18200        | 18400        |
| Salary (self)                             |       | 5000    | 60000        | 60000        | 60000        |
| Salary(staff)                             |       | 5000    | 60000        | 60000        | 60000        |
| Entertainment                             |       | 300     | 3600         | 3600         | 3600         |
| Gird                                      |       | 50      | 600          | 600          | 600          |
| Generator                                 |       | 150     | 1800         | 1800         | 1800         |
| Mobile Bill                               |       | 700     | 8400         | 8600         | 8800         |
| <b>Total fixed cost (D)</b>               |       | 16200   | 194400       | 204120       | 214326       |
| <b>Net Profit (E)= [C-D]</b>              |       | 12300   | 147600       | 154980       | 162729       |
| Investment Payback                        |       |         | <b>20000</b> | <b>20000</b> | <b>20000</b> |



# 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                                        | <b>147600</b> | <b>154980</b> | <b>162729</b> |
| 1.3        | Depreciation (Non cash item)                      |               |               |               |
| <b>1.4</b> | Opening Balance of Cash Surplus                   |               | 127,600       | 262,580       |
|            | <b>Total Cash Inflow</b>                          | 197,600       | 282,580       | 425,309       |
| 2          | Cash Outflow                                      |               |               |               |
| 2.1        | Purchase of Product                               | 50,000        |               |               |
| 2.2        | Payment of GB Loan                                |               |               |               |
| <b>2.3</b> | Investment Pay Back (Including Ownership Tr. Fee) | 20000         | 20000         | 20000         |
|            | <b>Total Cash Outflow</b>                         | 70,000        | 20000         | 20000         |
| 3          | <b>Net Cash Surplus</b>                           | 127,600       | 262,580       | 405,309       |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 10Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest















# FAMILY PICTUR

