

Proposed NU Business Name : **Boishakhi Fashion**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | Md. Abdul Latif Vill: Songaon, Union: 5 no. Dosu, Post: Songaon, Upazila: Baliadangi, Dist.: Thakurgaon |
| Age | : | 30 Years |
| Marital status | : | Married |
| Children | : | 01 daughter |
| No. of siblings: | : | 05 Brothers, 02 Sisters |
| Parent's and GB related Info: | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Most. Rahima Begum |
| (iii) Father's name | : | Late Abdul Jobbar |
| (iv) GB member's info | : | <i>Branch: Dosu, Baliadangi, Centre # 43/Mo,</i> <i>Loan no.: 2873, Member since 1985,</i> First loan: Tk. 3,000 Existing loan: Tk. 23,000, Outstanding: Tk. 21,000 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | His elder brother pays GB loan installment. |
| (vi) Mobile lady | : | Yes, Since 1998 |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan | : | No |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| | | |
|---|---|--|
| Education, till to date | : | Class Ten |
| Present Occupation (Besides own business, i.e., persuading further studies, other business etc.) | : | <p>He has yearly income about tk.18,000 from 1.5 bigha (bondhok) mortgaged agricultural land.</p> <p>He has also seasonal income from beef fattening and at present he has one ox.</p> |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | <p>15 years in selling cloths and started his own business only Tk. 100,000 from five years ago.</p> <p>10 years he has worked in a same type shop and gathered experience.</p> |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contract No. | : | 01713 687618 |
| NU's National ID No. | : | 9410873550926 |
| NU Project Source/Reference | : | GTT |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Most. Rahima Begum took loan amounting **Tk. 3,000** from Grameen Bank in the year of 1985 for her husband's business.
- Gradually several times she took loan and utilized it by her husband in agriculture, by her son in business and beef fattening by her own.
- She purchased 53 decimal land, educated children and maintained her family with improved livelihood

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Boishakhi Fashion</i> |
| Address/ Location | : | College Road, Baliadangi, Thakurgoan |
| Total Investment in BDT | : | Tk. 600,000 |
| Financing | : | Self Tk. 350,000 (from existing business) Required Investment Tk. 250,000 (as equity) |
| Present salary/drawings from business (estimates) | : | Taka 8,000 |
| Proposed Salary | : | Taka 8,000 |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an average 18% |
| (ii) Estimated % of proposed gross profit margin | : | On an average 18% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | N/A |

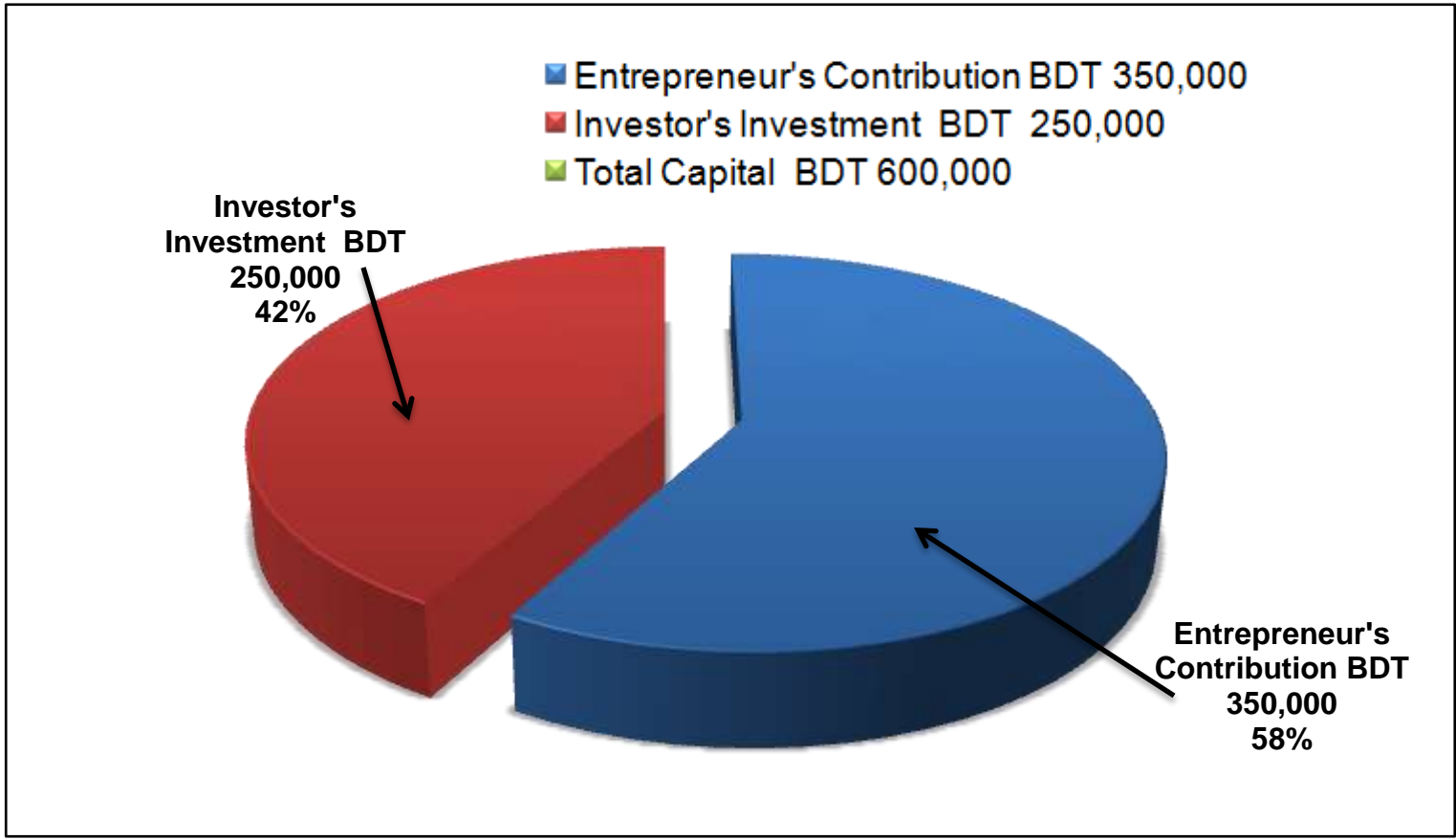
INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | EB (BDT) | | |
|-----------------------------------|------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income (A) | 4,800 | 134,400 | 1,612,800 |
| Less: Cost of Sale (B) | 3,936 | 110,208 | 1,322,496 |
| Gross Profit (C) [C=(A-B)] | 864 | 24,192 | 290,304 |
| Less: Operating Cost: | | | |
| Electricity bill | | 350 | 4,200 |
| Shop Rent | | 1,800 | 21,600 |
| Night Guard bill | | 60 | 720 |
| Entertainment | | 1,000 | 12,000 |
| Conveyance | | 500 | 6,000 |
| Present Salary (Self) | | 8,000 | 96,000 |
| Salary (Assistant) | | 2,000 | 24,000 |
| Other Cost | | 400 | 4,800 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 167 | 2,000 |
| Total Operating Cost (D) | | 14,277 | 171,320 |
| Net Profit (C-D): | | 9,915 | 118,984 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|--------------------------------|-----------------------|--------------------|
| Investment in Goods (Shirt, Pant, 3 Piece, Boys dress, Collar T Shirt etc.) | 250,000 | 250,000 | 500,000 |
| Decoration | 20,000 | - | 20,000 |
| Advance for shop | 80,000 | - | 80,000 |
| Total Capital | 350,000 | 250,000 | 600,000 |

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|-----------------------------------|--------------|---------------|----------------|--------------|---------------|----------------|--------------|---------------|----------------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Estimated Sales (A) | 6,720 | 188,160 | 2,257,920 | 7,190 | 201,331 | 2,415,974 | 7,694 | 215,424 | 2,585,093 |
| Less: Cost of Sale (B) | 5,510 | 154,291 | 1,851,494 | 5,896 | 165,092 | 1,981,099 | 6,309 | 176,648 | 2,119,776 |
| Gross Profit (C) [C=(A-B)] | 1,210 | 33,869 | 406,426 | 1,294 | 36,240 | 434,875 | 1,385 | 38,776 | 465,317 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 350 | 4,200 | | 550 | 6,600 | | 650 | 7,800 |
| Shop Rent | | 1,800 | 21,600 | | 1,800 | 21,600 | | 1,800 | 21,600 |
| Night Guard bill | | 60 | 720 | | 60 | 720 | | 60 | 720 |
| Mobile bill (SMS & Reporting) | | 200 | 2,400 | | 200 | 2,400 | | 200 | 2,400 |
| Entertainment | | 1,000 | 12,000 | | 1,000 | 12,000 | | 1,000 | 12,000 |
| Conveyance | | 500 | 6,000 | | 500 | 6,000 | | 500 | 6,000 |
| Ownership Transfer Fee | | - | - | | 1,917 | 23,000 | | 2,250 | 27,000 |
| Proposed Salary-Self | | 8,000 | 96,000 | | 8,000 | 96,000 | | 8,000 | 96,000 |
| Proposed Salary-Staff (1) | | 2,000 | 24,000 | | 2,000 | 24,000 | | 2,000 | 24,000 |
| Other Cost | | 600 | 7,200 | | 700 | 8,400 | | 900 | 10,800 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 167 | 2,000 | | 167 | 2,000 | | 167 | 2,000 |
| Total Operating Cost (D) | - | 14,677 | 176,120 | - | 16,893 | 202,720 | - | 17,527 | 210,320 |
| Net Profit (C-D): | - | 19,192 | 230,306 | - | 19,346 | 232,155 | - | 21,250 | 254,997 |
| Retained Income | | | 230,306 | | | 462,461 | | | 717,458 |

Notes: 1. Agreed Grace Period: One year

2. Investment Payback Schedule: Monthly installment including ownership transfer fee from 2nd year.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-------------|--|---------------------|---------------------|---------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 250,000 | - | - |
| 1.2 | Net Profit | 230,306 | 255,155 | 281,997 |
| 1.3 | Depreciation Expenses | 2,000 | 2,000 | 2,000 |
| 1.4 | Opening Balance of Cash Surplus | - | 232,306 | 351,461 |
| | Total Cash Inflow | 482,306 | 489,461 | 635,458 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 250,000 | - | - |
| 2.2 | Investment Pay Back including Ownership Transfer Fee | - | 138,000 | 162,000 |
| | Total Cash Outflow | 250,000 | 138,000 | 162,000 |
| 3.0 | Total Cash Surplus | 232,306 | 351,461 | 473,458 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Own
- Experience (15 yrs.)
- Keep daily books of record.

WEAKNESS

- Credit sale (realizes fully)

OPPORTUNITIES

- Located in Baliadangi bazaar
- Less competition only 5 shops in this location
- The capital of Entrepreneur will be Tk. 1,067,458 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors

Presented at 31st Executive Design Lab
on 21 September, 2014 at Yunus Center

Thank you

Pictures



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Thank You