

**Proposed NU Business Name : M/S Shotten Babu
Fashion Corner**



**33rd Design Lab (Executive)
19 October 2014**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Bappi Shaha Vill: Narkal Bariya Shahapara, Post: Narkal Bariya, Upazila: Vagarpara, District: Jessore
Age	:	24 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 (one) brother and 1 (one) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Tondra Rani Shaha Millon Kumar Shaha Branch: Jessore, Centre # 3/mo, Loan no.: 2921, Member since: September 12, 2005, First loan: Tk. 5000, Existing loan: 200,000; Outstanding: 115,000 Father No Nil Nil Nil
Education, till to date	:	SSC Pass

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

Present Occupation(Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	6 (six) years experiences in this business. Started business with BDT 300,000 (three lacs). : He has no training
Other Own/Family Sources of Income	:	Father's income (Banker of Sonali Bank)
Other Own/Family Sources of Liabilities	:	Nil
NU Project Source/Reference	:	GTT

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Entrepreneur's mother is a GB member since September 12, 2005, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized for household purpose.
- GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Shotten Babu Fashion Corner
Address/ Location	:	Narkal Bariya, Vagarpara, Jessore
Total Investment in BDT	:	BDT 690,000
Financing	:	Self BDT 440,000 (from existing business) Required Investment BDT 250,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000 (five thousand)
Proposed Salary	:	BDT 5,000 (five thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	(i) On average 20%
(ii) Estimated % of proposed gross profit margin	:	(ii) On average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

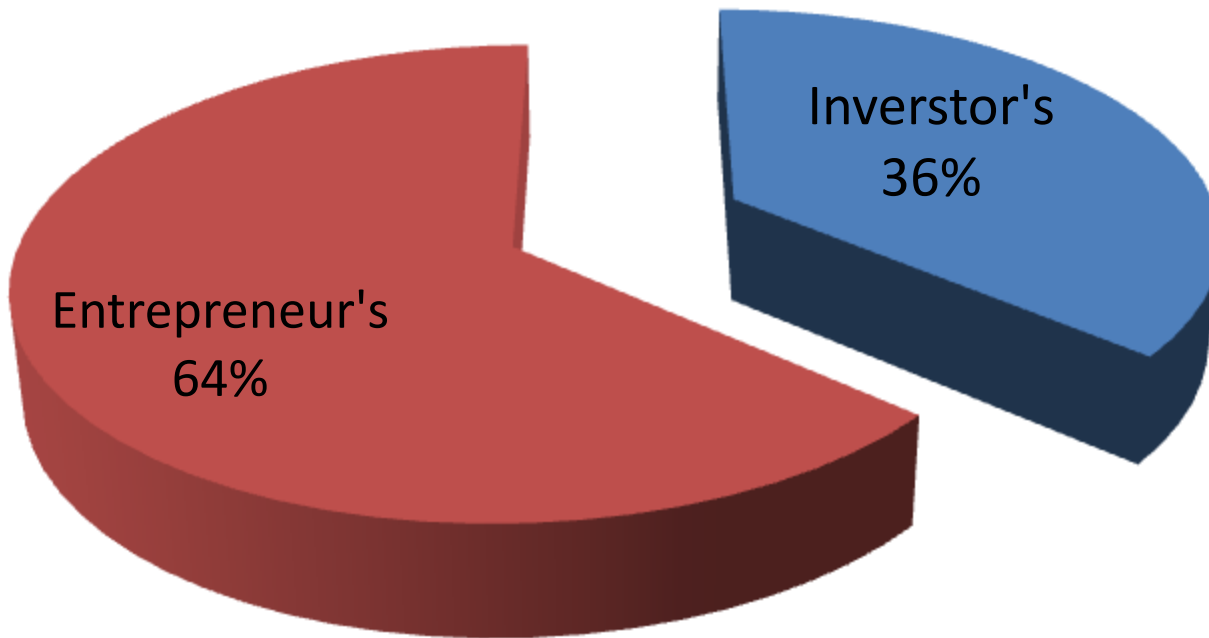
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	78,000	936,000
Less: Cost of Sales (B)	2,400	62,400	748,800
Gross profit (GP) [C=(A-B)]	600	15,600	187,200
Less: Operating Costs:			
Electricity bill		650	7,800
Generator bill		100	1,200
Shop Rent		1,000	12,000
Night guard bill		100	1,200
Entertainment		900	10,800
Mobile bill		350	4,200
Present salary		5,000	60,000
Present salary-Employee (1)		3,000	36,000
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses		833	10,000
Total Operating Costs (D)		12,233	146,800
(C-D)Net Profit:		3,367	40,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Investment in products (shirts, pants, garments cloths, panjabi, baby dress, three piece, jeans pant, sarees, lungi, winter clothes etc.)	248,000	220,000	468,000
Advance for shop	92,000	-	92,000
Furniture and decoration	100,000	30,000	130,000
Total Capital	440,000	250,000	690,000

SOURCE OF FINANCE

- Investor's Investment BDT 250,000
- Entrepreneur's Contribution BDT 440,000
- Total Capital BDT 690,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4,200	109,200	1,310,400	4,830	125,580	1,506,960	5,313	138,138	1,657,656	5,844	151,952	1,823,422
Less: Estimated Cost of Sales (B)	3,360	87,360	1,048,320	3,864	100,464	1,205,568	4,250	110,510	1,326,125	4,675	121,561	1,458,737
Gross profit (GP) [C=(A-B)]	840	21,840	262,080	966	25,116	301,392	1,063	27,628	331,531	1,169	30,390	364,684
Less: Operating Costs:												
Electricity bill		650	7,800		700	8,400		750	9,000		800	9,600
Generator bill		100	1,200		120	1,440		140	1,680		160	1,920
Shop Rent		1,000	12,000		1,000	12,000		1,500	18,000		1,500	18,000
Night guard bill		100	1,200		120	1,440		140	1,680		160	1,920
Entertainment		900	10,800		950	11,400		970	11,640		1,000	12,000
Mobile bill (SMS & Reporting inclusive)		360	4,320		380	4,560		400	4,800		430	5,160
Ownership Transfer Fee		-	-		833	10,000		1,667	20,000		1,667	20,000
Proposed salary-self		5,000	60,000		6,000	72,000		7,000	84,000		8,000	96,000
Proposed salary-Employee (2)		6,500	78,000		7,000	84,000		7,000	84,000		7,000	84,000
Other Expenses		300	3,600		350	4,200		370	4,440		400	4,800
Non Cash Item:												
Depreciation Expenses		1,083	13,000		1,083	13,000		1,083	13,000		1,083	13,000
Total Operating Costs (D)	-	15,993	191,920	-	18,537	222,440	-	21,020	252,240	-	22,200	266,400
(C-D)Net Profit:		5,847	70,160	-	6,579	78,952	-	6,608	79,291	-	8,190	98,284
Retained Income:			70,160			149,112			228,403			326,688

Notes: 1. Agreed Grace period: 1st year.

2. Investment Payback schedule: Yearly installment included ownership transfer fee from 2nd year

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
1.0	Cash Inflow				
1.1	Investment Infusion by Investor	250,000	-	-	-
1.2	Net Profit	70,160	88,952	99,291	118,284
1.3	Depreciation Expenses (Non Cash Item)	13,000	13,000	13,000	13,000
1.4	Opening Balance of Cash Surplus	-	83,160	125,112	117,403
	Total Cash Inflow	333,160	185,112	237,403	248,688
2.0	Cash Outflow				
2.1	Purchase of products	220,000	-	-	-
2.3	Furniture and decoration	30,000	-	-	-
2.4	Investment Pay Back including ownership transfer fee	-	60,000	120,000	120,000
	Total Cash Outflow	250,000	60,000	120,000	120,000
3.0	Net Cash Surplus	83,160	125,112	117,403	128,688

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 0
Others (beyond family): 1
Future employment: 1
- Skill and experience;
- Good Reputation;
- Ownership in his own name;
- Keeping books of record.

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Fixed customer;
- Capital of the entrepreneur will be BDT 766,688 after 4 years excluding payback of investor's money.

THREATS

- Seasonal problems

Presented at 33rd executive session on October 19,
2014 at Yunus Centre


Thank you

Pictures








৪নং নারিকেলবাড়ীয়া ইউনিয়ন পরিষদ
 উপজেলাঃ বাঘারপাড়া, জেলাঃ যশোর।
 ইউনিয়ন পরিষদ নং-৭ (১২/১ নিয়ম অনুযায়ী)
 অর্থ বৎসর ২০১৮-২০১৯

নং- **০৪৫** **ট্রেড লাইসেন্স** তারিখঃ ০৪/০৩/২০১৯

প্রকৃতিকারের নাম, বৈশিষ্ট্য: মোস্তাফিজুল হক কামাল করিম
 লাইসেন্সধারীর নামঃ সুখাঃ হাম্মা আছা
 পিতা/স্বামীর নামঃ মিলন হুম্মার আছা
 ঠিকানাঃ আসামাডাকঃ নারিকেলবাড়ীয়া, বাঘারপাড়া, যশোর
 পেশার ধরনঃ বিবিধ ডিজাইনিং সোয়াফ (স্ট্রীট) ইয় =
৩০ শতাংশ ২০১৮ ইং তারিখ পর্যন্ত বৈধ।
 ডি প্রদানের পরিমাণ ১০০৮/- টাকা (কথায়) দ্বিহস্ত টাকা মাত্র
 প্রাপ্ত হলে তার বর্ধিত/বিস্তারিতঃ নারিকেলবাড়ীয়া এলাকায় যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

ভাট ১৫% বাবদঃ ১৪৮/- টাকা মাত্র

তারিখঃ ০৪/০৩/২০১৯
 চেয়ারম্যান

Thank You