

**Proposed NU Business Name : Najma Fashion**



**Presented by**  
**Md Jahir Mridha**

NU project prepared By Sonia Sultana  
(Chandpur Sadar Unit)

**GRAMEEN TRUST**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Md. Jahir Mridha
Age	:	34 Years
Marital status	:	Married
Children	:	1 son & 1 daughter
No. of siblings:	:	3(2 brothers & 1Sister)
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs Kolsuma bagum
(iii) Father's name	:	Late Mr. Gafur Mridha
(iv) GB member's info	:	Branch Dakkhin Motlob ,                      Centre #29\m Loanee no.:2655/1
		Member since 1993                      First loan:3000 Tk.
Further Information:		Existing loan: 50000Tk.                      Outstanding: Tk 24700
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Eight

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

Present Occupation	:	Najma Fasion
<b>Trade License</b>		<b>1987-00</b>
Business Experiences	:	<b>3 years</b> : <b>Previously wored in other cloth store</b>
Other Own/Family Sources of Income	:	Brother (Hechary)
Other Own/Family Sources of Liabilities	:	-
NU Contact Info		01950076336
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

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

NU's Mother has been a member of Grameen Bank since 1995. She took loan to support family cost and to generate income. They upgraded their business standard using GB loan. They also upgraded their life standard using GB loan .

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Najma Fasion
Address/ Location	:	Holding no-, Mrida Bari,Vill- Dakkhin, Poschim Matlob, Post-Monshir Hut, Chandpur sadar, Chandpur
Trade license		1987-00
Total Investment in BDT	:	450,000 Taka
Financing	:	Self BDT 300,000 (from existing business) 66% Required Investment BDT 150,000 (as equity) 34%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		<b>8000</b>
Proposed Business		
(i) % of present gross profit margin	:	<b>30%</b>
(ii) Estimated % of proposed gross profit margin		<b>30%</b>
(iii) Agreed grace period		<b>5 months</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1500	45000	540000
<b>Less: Cost of sales (B)</b>	1050	31500	378000
<b>Gross Profit (C) [C=(A-B)]</b>	450	13500	162000
<b>Less: Operating Costs</b>			
Entertainment		150	1800
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Electricity bill		400	4800
Generator bill		400	4800
Shop Rant		1600	19200
Others		150	1800
<b>Non Cash Item:</b>			
Depreciation Expenses		250	3000
<b>Total Operating Cost (D)</b>		<b>11250</b>	<b>135000</b>
<b>Net Profit (C-D):</b>		<b>2250</b>	<b>27000</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Present items:			
Lungi -150 pcs-	40000		
Print Cloth -	1000		
Goj Kapor-	50000		
Color Cloth-	20000		
Garments Cloth-	30000		
Sari-180 pcs-	60000		
Advance Shop-	70000		
Furniture-	30000		
	300,000		
(ii) Proposed items:			
School dress cloth + Print cloth-	75000		
Garments cloth-	75000		
		150,000	
<b>Total Capital</b>			<b>450000</b>

# 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)	2500	75000	900000	2800	84000	1008000	2950	88500	1062000
<i>Less: cost of sales (B)</i>	<b>1750</b>	<b>52500</b>	<b>630000</b>	<b>1950</b>	<b>58500</b>	<b>702000</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
Gross Profit (C) [C=(A-B)]	750	22500	270000	850	25500	306000	950	28500	342000
<b><i>Less: Operating Costs</i></b>									
Entertainment		200	2400		200	2400		200	2400
Mobile bill		300	3600		300	3600		300	3600
Proposed salary/Drawings- self		10000	120000		10000	120000		10000	120000
Electricity bill		400	4800		400	4800		400	4800
Generator bill		400	4800		400	4800		400	4800
Others		150	1800		150	1800		150	1800
Depreciation Expenses		250	3000		250	3000		250	3000
<b><i>Total Operating Cost (D)</i></b>		<b>11700</b>	<b>140400</b>		<b>11700</b>	<b>140400</b>		<b>11700</b>	<b>140400</b>
<b>(Net Profit C-D) :</b>		<b>10800</b>	<b>129600</b>		<b>13800</b>	<b>165600</b>		<b>16800</b>	<b>201600</b>
<b>Payback to GT</b>			<b>60000</b>			<b>60000</b>			<b>60000</b>
<b>Retained Income:</b>			<b>69600</b>			<b>105600</b>			<b>141600</b>



# **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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	129600	165600	201600
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus	-	47900	156500
	<b>Total Cash Inflow</b>	<b>282600</b>	<b>216500</b>	<b>361100</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150000	--	-
2.2	Payment of GB Loan	24700	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	<b>234700</b>	<b>60000</b>	<b>60000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>47900</b>	<b>156500</b>	<b>301100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Longstanding relationship with GB.  
Located in crowded Market Place.  
Experienced.

## **W**EAKNESS:.

Credit Sales

## **OPPORTUNITIES:**

Would be a big entrepreneurs  
gradually.

## **THREATS**

Theft.  
Fire

Pictures

# নাডুয়া ফ্যাশন এন্ড টেক্সটাইল



নাডুয়া ফ্যাশন এন্ড টেক্সটাইল

নাডুয়া ফ্যাশন এন্ড টেক্সটাইল















Presented at GT's 3<sup>rd</sup> Internal design Lab  
on 18 February, 2015

*Thank you*