

A Nobin Udyokta Project

Nur Fashion



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath



GRAMEEN TRUST

Presented by
Mahabub Alam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Mahabub Alam
Age	:	31/12/1989 (26 years 10 months)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers, 1 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	:	Mrs. Sufia
(iii) Father's name	:	Abdul Latif
(iv) GB member's info	:	Member since: 01/3/2004 Branch: Dantara, Centre no.01, Group:07 Loanee No.4312 First loan:10,000/- Total Amount Received: Tk. 200,000/- Existing loan: 50,000 Outstanding: 38,900
Further Information:		
(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 etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business (Readymade Cloth Store)
Trade License Number	:	612
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01724040093
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 2004. At first his mother took a loan amount 10000 BDT from Grameen Bank. Initial GB loan invested in his business. NU's mother invested the present GB Loan in his son's business for expanding. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Nur Fashion
Address/ Location	:	Noyarhat Bazar, Dhamrai, Dhaka
Total Investment in BDT	:	500,000/-
Financing	:	Self BDT : 400,000 (from existing business) - 80% Required Investment BDT : 1,00,000 (as equity) - 20%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin	:	15%
Estimated % of proposed gross profit margin	:	15%
Agreed grace period	:	5 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3500	105,000	1,260,000
Less: Cost of Sale (B)	2975	89,250	1,071,000
Gross Profit (15%) (A-B)= [C]	525	15,750	189,000
Less: Operating Costs			
Electricity bill		300	3,600
Mobile Bill		300	3,600
Generator bill		200	2,400
Employee Salary (1)		2,000	24,000
Shop Rent		3,000	36,000
Salary from business		6,000	72,000
Others (TL Fee, Entertainment, Night Guard Bill)		200	2,400
Non Cash Item:			
Depreciation Expenses(20,000*15%)		250	3,000
Total Operating Cost (D)		12,250	147,000
Net Profit (C-D):		3,500	42,000

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:	320,000		
Furniture with 1 Fan	17,000		
Doll (10)	3,000		
Advance:	60,000		
			400,000
Proposed Stock Items:		100,000	100,000
Total Capital	400,000	100,000	500,000

Details present Stock & Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Orna (300)	30,000
Scurf (150)	15,000
Kironmala, Floor touch, Kotkoti, Modumala, Pakhi, Digital Print Cloth	70,000
Baby Set (60)	35,000
Baby Suit (50)	25,000
Gents Shirt (50)	30,000
Gents Pant (15)	10,000
Ladies Pant (50)	5,000
palazzo , leggings, Tiles Pant (150)	30,000
Short Punjabi (15)	15,000
T shirt (100)	5,000
Polo T Shirt (60)	10,000
Hijab	5,000
Jeans Jacket (40)	20,000
Gabardine Jacket (20)	10,000
China Sweater (15)	5,000
Total :	320,000

Proposed Item

Product Name	Amount
Jeans Jacket (45)	25,000
Gabardine Jacket (25)	15,000
China Sweater (15)	5,000
Kironmala, Floor touch, Kotkoti, Modumala, Pakhi, Digital Print Cloth	40,000
Baby Set (10)	5,000
palazzo , leggings, Tiles Pant (65)	10,000
Total :	100,000

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
Sales (A)	4,500	135,000	1,620,000	5,000	150,000	1,800,000	5,500	165,000	1,980,000
Less: Cost of Sale (B)	3,825	114,750	1,377,000	4,250	127,500	1,530,000	4,675	140,250	1,683,000
Gross Profit 15% (A-B)=(C)	675	20,250	243,000	750	22,500	270,000	825	24,750	297,000
Less operating cost :									
Electricity bill		500	6,000		500	6,000		600	7,200
Mobile Bill		450	5,400		500	6,000		500	6,000
Generator Bill		200	2,400		300	3,600		400	4,800
Employee Salary (1)		2,000	24,000		2,000	24,000		2,000	24,000
Salary from Business		7,000	84,000		7,000	84,000		7,000	84,000
Shop Rent		3,000	36,000		3,000	36,000		3,000	36,000
Others (TL fee, Entertainment)		400	4,800		500	6000		500	6,000
Depreciation Expenses		250	3,000		250	3,000		250	3,000
Total Operating Cost (D)		13,800	165,600		14,050	168,600		14,150	169,800
Net Profit (C-D) = (E)		6,450	77,400		8,450	101,400		10,600	127,200
Gt payback			40,000			40,000			40,000
Retained Income:		37,400		61,400			87,200		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit (Ownership Tr. Fee added back)	77,400	101,400	127,200
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus	0	1,500	65,900
	Total Cash Inflow	180,400	105,900	196,100
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
2.3	GB Loan	38,900	0	0
	Total Cash Outflow	178,900	40,000	40,000
3.0	Net Cash Surplus	1,500	65,900	156,100



STRENGTH

- Environment-Friendly.
- Skilled & 10Years of Experience
- Position of his shop in front of the market.
- Book keeping maintain properly

WEAKNESS

- Lack of an employee
- Credit Sale

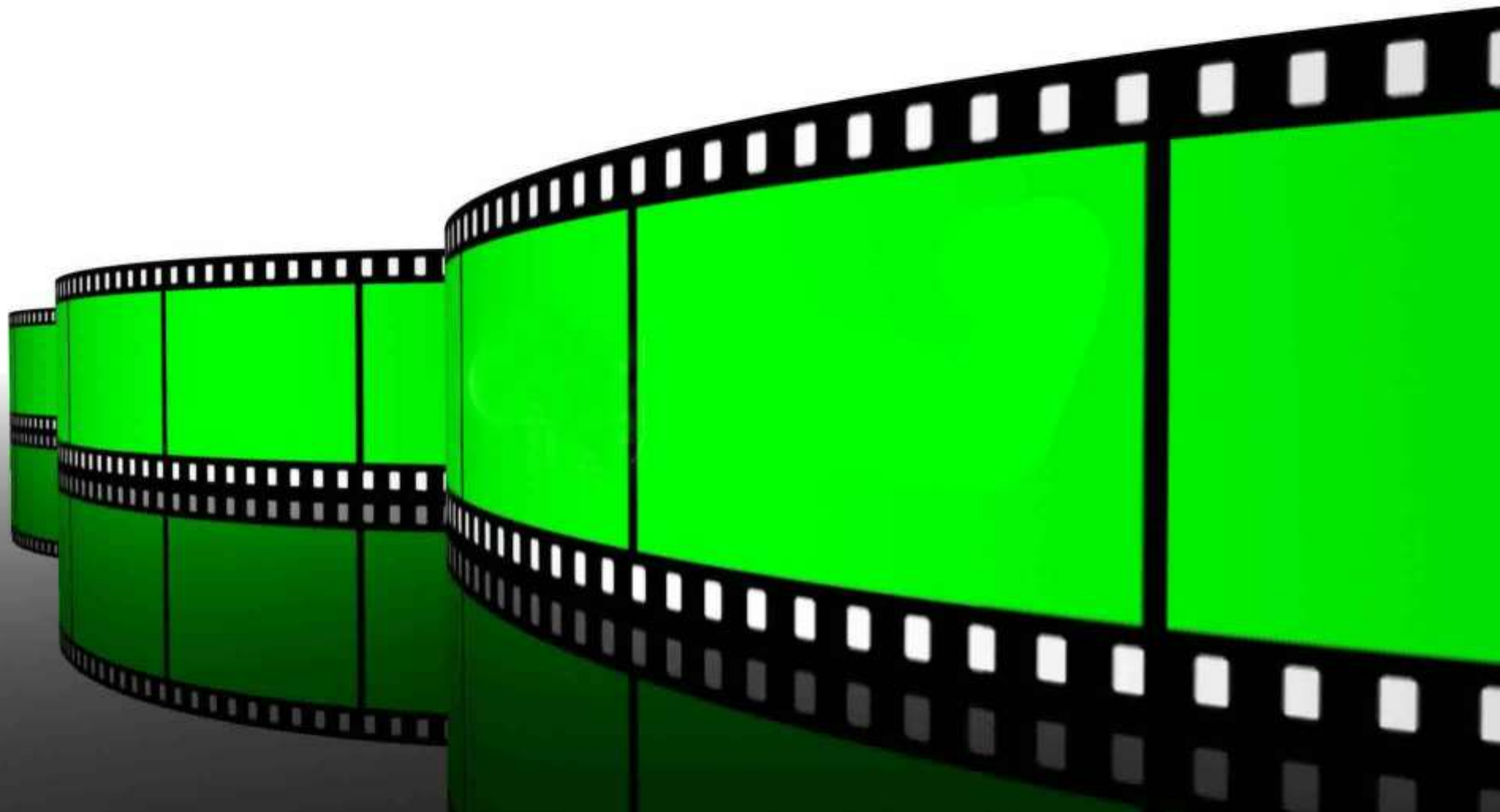
OPPORTUNITIES

- Expansion of Business
- Increasing the number of customer

THREATS

- Competitor may arise
- Theft
- Fire

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



পাথালিয়া ইউনিয়ন পরিষদ
ব্যবসায়ী লাইসেন্স

পোঃ- নয়ারহাট, থানা-আতুলিয়া, উপজেলা-সাতার
জিলা-সাতা, বাংলাদেশ।
খনঃ ইউ,পি, সফরম
১-২ (১) নিয়ম প্রকরণ

লাইসেন্স নং: 612

নাম / প্রতিষ্ঠানের নাম: শ্রী সীতা স্টোর

পিতা / প্রতিষ্ঠানের নাম: শ্রী সীতা স্টোর

ঠিকানা: নয়ারহাট, নয়ারহাট, উপজেলা-সাতার, জিলা-সাতা

১. উদ্দেশ্য: স্টোর ঠিকানা: নয়ারহাট, নয়ারহাট, উপজেলা-সাতার, জিলা-সাতা

২. মূল্য: ১০০০ ঠিকানা: নয়ারহাট, নয়ারহাট, উপজেলা-সাতার, জিলা-সাতা

বুঝিয়া পরিচয় ২০১৪-২০১৬ই সন পর্যন্ত ২০১৪-২০১৬ হিসাব বিবরণী

স্বাক্ষর: ২০/০৬/১৬

সেতার পাথালিয়া ইউনিয়ন পরিষদ
পাথালিয়া ইউনিয়ন পরিষদ
সাতা জিলা-সাতা

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

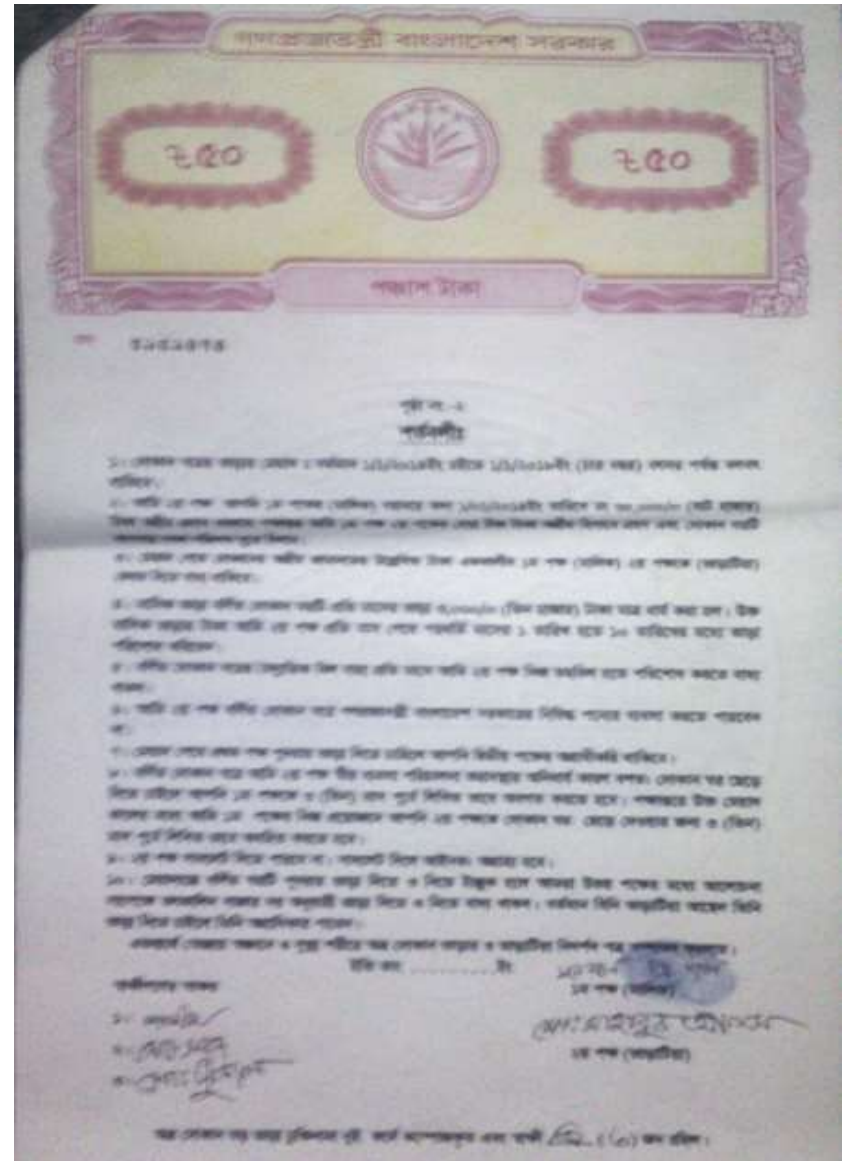
নাম: মাহাবুব আলম
Name: Mahabub Alam
পিতা: আব্দুল শহিদ
মাতা: মুন্নিয়া
Date of Birth: 31 Dec 1989
ID NO: 5611019637684

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র জাতীয় অঙ্গ
সংসদে পরিচয় পত্রের নিয়মিত পুনঃনির্বাচন করা হবে।

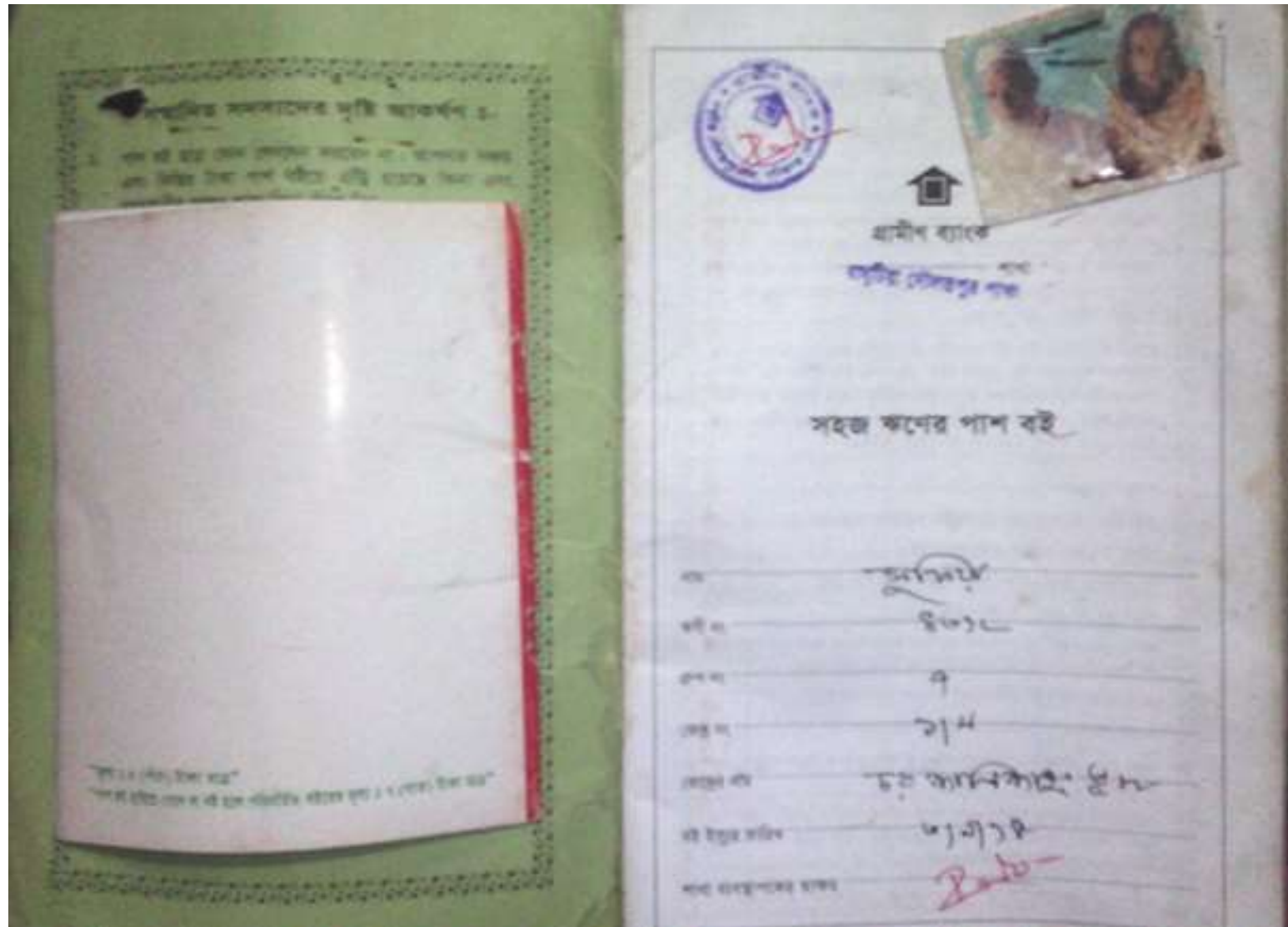
ঠিকানা: গ্রাম/থানা: সাতা উপজেলা-সাতার, জিলা-সাতা
পৌরসভা/উপজেলা: সাতার, উপজেলা-সাতার, জিলা-সাতা

প্রদানের তারিখ: ২০/০৬/২০১৬

Photographs



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