Proposed NU Business Name: **NEW FASHION CLUB & BOSTRALOY**



Project identification and prepared by: Md. Ebadat Hossain Sarkar,
Puthiya Unit,Rajshahi

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. JAKIR HOSSAIN		
Age	:	15-08-1981 (35 <i>Years</i>)		
Education, till to date	:	Class 9		
Marital status	:	Married		
Children	:	3 Daughters		
No. of siblings:	:	3 Brothers 1 Sister		
Address	:	Vill: Jiopara , P.O: Jiopara, P.S: Puthiya, Dist: Rajshahi		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father MST. KHODEJA BEGUM MD. BELAL HOSSAIN Branch: Puthiya, Centre # 08(Female), Member ID: 1473/2,Group No:06 Member since: (10 Years) First loan: 5,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Existing Loan: NLI Outstanding loan:NLI Nil No No 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	:	16 years.
Training Info	:	He has 3 Years training.
Other Own/Family Sources of Income	••	-
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01770081399
Mother's Contact No.	:	01872458113
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Puthiya Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KHODEJA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info			
Business Name	:	NEW FASHION CLUB & BOSTRALOY	
Location	:	Jholmoliya Bazar	
Total Investment in BDT	:	BDT 5,00,000	
Financing	•	Self BDT 4,00,000(from existing business) 80% Required Investment BDT 1,00,000(as equity) 20%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	15 ft x 12.ft= 180 square ft	
Security of the shop	:	Nil	
Implementation	•	 The business is planned to be scaled up by investment in existing goods like Pant, T-Shirt, Shirt etc. Average 20 % gain on sales The business is operating by entrepreneur. Existing 1 employee. One will be appointed after getting equity fund. The shop is own Collects goods from Dhaka. Agreed grace period is 3 months. 	

Existing Business				
Paticular	Monthly	Yearly		
Revenue(Sales)				
Pant, T-Shirt, Shirt etc.	100000	1200000		
Total Sales (A)	100000	1200000		
Less Variable Expense				
Pant, T-Shirt, Shirt etc.	80000	960000		
Total variable Expense (B)	80000	960000		
Contribution Margin (CM) [C=(A-B)	20000	240000		
Less Variable Expense				
Electricity bill	500	6000		
Transportation	3,000	36000		
Salary (self)	5000	60000		
Salary(Staff)	4000	48000		
Entertainment	200	2400		
Guard	90	1080		
Mobile bill	300	3600		
Total fixed cost (D)	13,090	157080		
Net Profit (E)= [C-D]	6,910	82920		

Investment Breakdown				
Particulars	Existing	Proposed	Total	
Pant (200x350)	70,000	30,000	100000	
Ganji (250x 200)	50,000	50,000	100000	
Shirt (180x350)	54,000		54000	
Lungi (300x300)	90,000		90000	
Shari (80x400)	32,000		32000	
Panjabi (40x300)	12,000		12000	
Three piece (40x300)	12,000	20,000	32000	
Trouser (70x280)	14,000		14000	
Mosquito net (22x250)	3,500		3500	
Shirt set (37x220)	8,140		8140	
Girls cloth (45x550)	28,750		28750	
Others	25610		25610	
	400,000	100,000	500000	

Source Of Finance



Financial Projection (BDT)				
Paticular	Monthly	Year1	Year 2	
Revenue(Sales)				
Total Sales (A)	153000	1836000	1927800	
Less Variable Expense				
Pant, T-Shirt, Shirt etc.	122400	1468800	1542240	
ltem				
Total variable Expense (B)	122400	1468800	1542240	
Contribution Margin (CM) [C=(A-B)	30600	367200	385560	
Less Variable Expense				
Electricity bill	600	7200	7400	
Transportation	3,000	36000	36,500	
Salary (Self)	5000	60000	60000	
Salary(Staff)	8000	96000	96000	
Entertainment	300	3600	3800	
Guard	90	1080	1080	
Mobile bill	350	4300	4400	
Total fixed cost (D)	17,340	208080	209,180	
Net Profit (E)= [C-D]	13260	159120	176,380	
Investment Payback		60,000	60,000	

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	159,120	176,380
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		99,120
	Total Cash Inflow	259120	275500
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	99,120	215500

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 16 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

Pictures



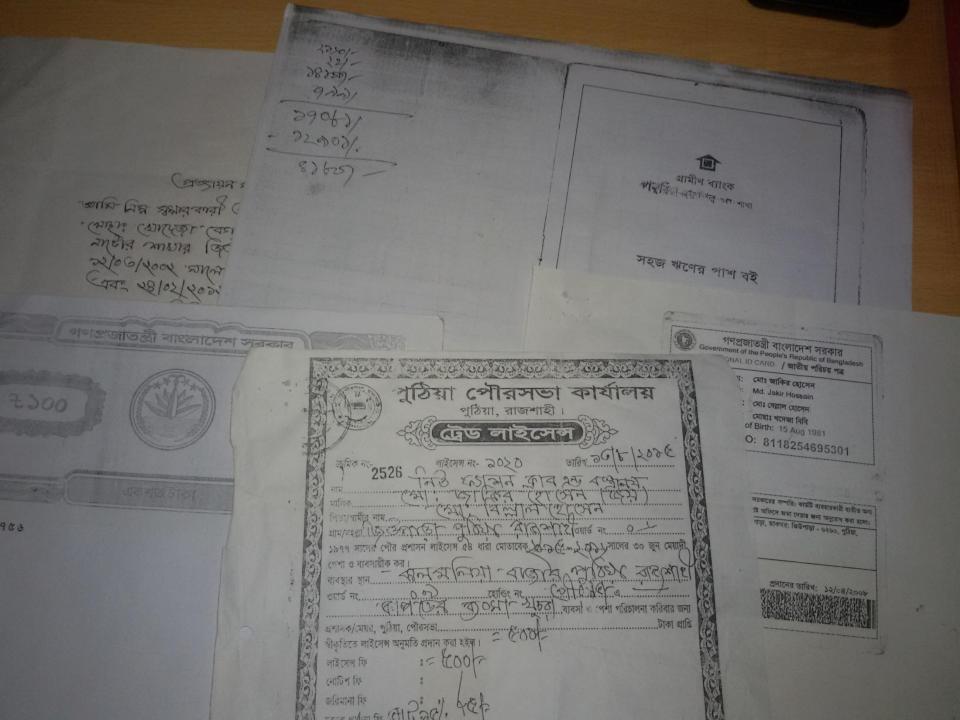












FAMILY PICTURE

