

Proposed NU Business Name: **SABUJ FASHION & COSMETICS**



Project identification and prepared by: Md Sirajul Islam,
Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SABUJ
Age	:	01-10-1994 (22 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers 01 Sister
Address	:	Vill: Sonakanda, P.O: Sonakanda, P.S: Keraniganj , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REHENA BEGUM
(iii) Father's name	:	MD TARA MIA
(iv) GB member's info	:	Branch:Basta, Centre # 54(Female), Member ID: 3906/2, Group No:01 Member since:01-0-32003 (07Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	10 years experience in running business. Own business 03 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-667254
Mother's Contact No.	:	01839-868681
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Keraniganj Unit, Keraniganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHENA BEGUM joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SABUJ FASHION & COSMETICS
Location	:	Faruq Plasa, Rahitpur, Keraniganj.
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 500,000/-(from existing business) 83% Required Investment BDT 100,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 08 ft= 160 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Garments items, etc▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 02 employee.▪One will be appointed in the future.▪The shop is rented.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

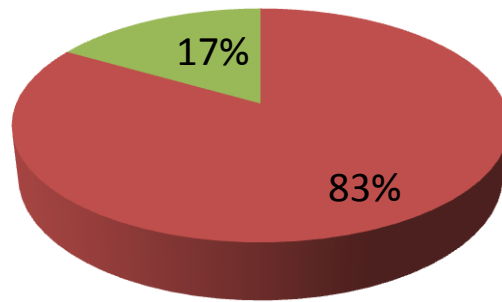
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics, Garments items, etc	6100	183000	2196000
Total Sales (A)	6100	183000	2196000
Less Variable Expense			
Cosmetics, Garments items, etc	4880	146400	1756800
Total variable Expense (B)	4,880	146400	1756800
Contribution Margin (CM) [C=(A-B)]	1,220	36600	439200
Less Variable Expense			
Rent		10,000	120000
Electricity bill		1000	12000
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Generator		500	6000
Mobile bill		100	1200
Total fixed cost (D)		27,800	333600
Net Profit (E)= [C-D]		8,800	105600

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	470	313	147,110	133	150	19,950	167,060
Garments items	620	400	248,000	0	0	80,050	328,050
Ladies Items	415	235	97,525	0	0	0	97,525
Others	0	0	7,365	0	0	0	7,365
Total		958	500,000	133	0	100,000	600,000

Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 100,000
- Total 600,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cosmetics, Garments items, etc	8500	255000	3060000	3213000
Total Sales (A)	8500	255000	3060000	3213000
Less Variable Expense				
Cosmetics, Garments items, etc	6800	204000	2448000	2570400
Total variable Expense (B)	6,800	204000	2448000	2570400
Contribution Margin (CM) [C=(A-B)	1,700	51000	612000	642600
Less Variable Expense				
Rent		10,000	120,000	120,000
Electricity bill		1500	18000	19,000
Transportation		2,000	24000	25,000
Salary (self)		10000	120000	120,000
Salary(Staff)		10000	120000	120,000
Entertainment		200	2400	2,400
Generator		500	6000	6,000
Mobile bill		150	1800	1,900
Total fixed cost (D)		34,350	412200	414,300
Net Profit (E)= [C-D]		16650	199800	228,300
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	199,800	228,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139,800
	Total Cash Inflow	299800	368100
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	139,800	308100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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





শ্রীমতী

ফ্যাশন

এন্ড

কম্পিউটার

স্টোর









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



সহজ

নাম: মোঃ সবুজ
Name: MD. SABUJ
পিতা: মোঃ তারা মিয়া
মাতা: রেহেনা বেগম
Date of Birth: 01 Oct 1994
ID NO: 19942613851000199

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/পাড়া: সোনাকাপ্তা, সোনাকাপ্তা, ডাকঘর: সোনাকাপ্তা - ১৩১০,
কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৪/০৯/২০১৩

স্বাক্ষর

আমি *সবুজ* মোঃ সবুজ নামের বাংলাদেশি নাগরিক হিসেবে
কার্ডের ব্যক্তিগত তথ্যের সমস্ত অংশ
স্বাভাবিকভাবেই আমার কাছে রয়েছে
এবং এই কার্ডের ব্যবহার *০৪/০৯/২০১৩*
তারিখে আমার কাছে *০১/১০/১৯৯৪*
স্বাক্ষরিত করায় এবং
স্বাক্ষরিত করায় এবং
স্বাক্ষরিত করায় এবং
স্বাক্ষরিত করায় এবং

সবুজ
স্বাক্ষর

নাম: *সবুজ*
স্বাক্ষর: *সবুজ*

FAMILY PICTURE

