## Proposed NU Business Name: MA \& BABA FASHION PRINTING



Project identification and prepared by: Md. Hafijur Rahman, Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam

Brief Bio of The Proposed Nobin Udyokta

| Name | $:$ | ABU BAKKAR SIDDIK |
| :--- | :--- | :--- |
| Age | $:$ | 02-02-1988(28 Years) |
| Education, till to date | $:$ | SSC |
| Marital status | $:$ | Married |
| Children | $:$ | - |
| No. of siblings: | $:$ | 1 Sister, 2 Brothers |
| Address | Vill: Kewya purbo, P.O: Kewya, P.S: Shreepur, Dist: Gazipur |  |
| Parent's and GB related Info |  |  |
| (i) Who is GB member | $:$ Mother |  |
| (ii) Mother's name | MST. AYSHA |  |
| (iii) Father's name | MD, NAJIM UDDIN |  |
| (iv) GB member's info | $:$ | Branch: Tengra, Centre \# 2(Female), |
|  | Member ID: 3279, Group No: 08 |  |
|  | Member since: 10-052006 (10Years) |  |
|  | First loan: BDT 3,000 |  |
| Further Information: | Existing Loan: BDT 50000, Outstanding loan: 48900 |  |
| (v) Who pays GB loan installment | $:$ | Father |
| (vi) Mobile lady | No |  |
| (vii) Grameen Education Loan | $:$ | No |
| (viii) Any other loan like GB, | $:$ | No |
| BRAC ASA etc.. |  |  |

## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT,,,)

| Present <br> Occupation(Besides own <br> business, i.e., persuading <br> further studie, other <br> business etc.) | $:$ | Nil |
| :--- | :--- | :--- |
| Business Experiences and <br> Training Info | $:$ | 3 years experience in running business. |
| Other Own/Family Sources <br> of Income | $:$ | He has 3 Year training. |
| Other Own/Family Sources <br> of Liabilities | $:$ | None |
| Entrepreneur Contact No. | $:$ | 01763230953 |
| Mother's Contact No. | $:$ | 01940287817 |
| NU Project <br> Source/Reference | $:$ | Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AYSHA joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

| Business Name | $:$ | MA \& BABA FASHION PRINTING |
| :--- | :--- | :--- |
| Location | $:$ | Kewya chairman bari |
| Total Investment in BDT | $:$ | BDT 140,000/- |
| Financing | $:$ | Self BDT 80,000/-(from existing business) 57\% <br> Required Investment BDT 60,000/-(as equity) 43\% |
| Present salary/drawings <br> from business (estimates) | $:$ | BDT 5,000/- |
| Proposed Salary | $:$ | BDT 5,000/- |
| Size of shop | $:$ | 12 ft x 20 ft= 240 square ft |
| Security of the shop | $:$ | -The business is planned to be scaled up by investment in existing <br> goods like; cloth item etc. <br> -Average $15 \%$ gain on sale. <br> - The business is operating by entrepreneur. Existing 3 artisans. <br> Implementation <br> -The shop is owned. <br> -Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Monthly | Yearly |
| :--- | ---: | ---: |
| Revenue (sales) |  | 273,000 |
| T-Shirt (order) (910 $\times 25$ ) | 22,750 | 273,000 |
| TShirt (300 x 70) | 21,000 | 252,000 |
| Total Sales (A) | $\mathbf{4 3 , 7 5 0}$ | $\mathbf{5 2 5 , 0 0}$ |
| Less. Variable Expense |  |  |
| T-Shirt (order) (910 x 10) | 9,100 | 109,200 |
| TShirt (300 35 ) | 10,500 | 126,000 |
| Total variable Expense (B) | $\mathbf{1 9 , 6 0 0}$ | $\mathbf{2 3 5 , 2 0 0}$ |
| Contribution Margin (CM) [C=(A-B) | $\mathbf{2 4 , 1 5 0}$ | $\mathbf{2 8 9 , 8 0 0}$ |
| Less. Fixed Expense |  |  |
| Mobile Bill | $\mathbf{2 0 0}$ | 2,400 |
| Salary (self) | 5,000 | 60,000 |
| Transportation | 500 | 6,000 |
| Entertainment | 200 | 2,400 |
| Electricity Bill | 1,000 | 12,000 |
| Generator bill | 200 | 2,400 |
| Salary (staff) (3) | 12,000 | 144,000 |
| Total fixed Cost (D) | $\mathbf{1 9 , 1 0 0}$ | $\mathbf{2 2 9 , 2 0 0}$ |
| Net Profit (E) [C-D) | $\mathbf{5 , 0 5 0}$ | $\mathbf{6 0 , 6 0 0}$ |


| Investment Breakdown |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Existing |  |  |  |  |  |  |  |  | Unit <br> Price |  |  | Amount (BDT) | Qty | Unit <br> Price | Amoposed (BDT) | Proposed Total |
| Shirt | 15 | 300 | 4,500 | 50 | 300 | 15,000 | 19,500 |  |  |  |  |  |  |  |  |  |
| T-Shirt | 125 | 100 | 12,500 | 0 | 0 | 0 | 12,500 |  |  |  |  |  |  |  |  |  |
| Pant | 15 | 400 | 6,000 | 0 | 0 | 0 | 6,000 |  |  |  |  |  |  |  |  |  |
| Punjabi | 20 | 500 | 10,000 | 0 | 0 | 0 | 10,000 |  |  |  |  |  |  |  |  |  |
| Kids Cloth | 10 | 200 | 2,000 | 0 | 0 | 0 | 2,000 |  |  |  |  |  |  |  |  |  |
| Blue Color | 5 | 5000 | 25,000 | 0 | 0 | 0 | 25,000 |  |  |  |  |  |  |  |  |  |
| Red Color | 2 | 6000 | 12,000 | 0 | 0 | 0 | 12,000 |  |  |  |  |  |  |  |  |  |
| Yellow Color | 2 | 4000 | 8,000 | 0 | 0 | 0 | 8,000 |  |  |  |  |  |  |  |  |  |
| Computer | 0 | 0 | 0 | 1 | 25000 | 25,000 | 25,000 |  |  |  |  |  |  |  |  |  |
| Chemical | 0 | 0 | 0 | 1 | 20000 | 20,000 | 20,000 |  |  |  |  |  |  |  |  |  |
| Total | $\mathbf{1 9 4}$ |  | $\mathbf{8 0 , 0 0 0}$ | $\mathbf{5 2}$ |  | $\mathbf{6 0 , 0 0 0}$ | $\mathbf{1 4 0 , 0 0 0}$ |  |  |  |  |  |  |  |  |  |

## Source of Finance

■ Entrepreneur's Contribution 80,000
■ Investor's Investment 60,000
■ Total 140,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year |
| :---: | :---: | :---: | :---: |
| Revenue (sales) |  |  |  |
| T-Shirt (order) (1150 x 25) | 28,750 | 345,000 | 362,250 |
| T Shirt (400 x 70) | 28,000 | 336,000 | 352,800 |
| Total Sales (A) | 56,750 | 681,000 | 715,050 |
| Less. Variable Expense |  |  |  |
| T-Shirt (order) (1150 x 10) | 11,500 | 138,000 | 144,900 |
| T Shirt (400 x 35) | 14,000 | 168,000 | 176,400 |
| Total variable Expense (B) | 25,500 | 306,000 | 321,300 |
| Contribution Margin (CM) [C=(A-B) | 31,250 | 375,000 | 393,750 |
| Less. Fixed Expense |  |  |  |
| Mobile Bill | 300 | 3,600 | 4,000 |
| Salary (self) | 5,000 | 60,000 | 60,000 |
| Transportation | 800 | 9,600 | 11,500 |
| Entertainment | 200 | 2,400 | 3,000 |
| Electricity Bill | 1,000 | 12,000 | 1,400 |
| Generator bill | 200 | 2,400 | 3,000 |
| Salary (staff) (3) | 12,000 | 144,000 | 144,000 |
| Non Cash Item |  |  |  |
| Depreciation | 417 | 5,000 | 5,000 |
| Total Fixed Cost | 19,917 | 239,000 | 231,900 |
| Net Profit (E) [C-D) | 11,333 | 136,000 | 161,850 |
| Investment Payback |  | 36,000 | 36,000 |

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

| SI\# | Particulars | Year 1 (BDT) | Year 2 (BDT) |
| :---: | :--- | ---: | ---: |
| $\mathbf{1}$ | Cash Inflow |  |  |
| 1.1 | Investment Infusion by Investor | 60,000 |  |
| 1.2 | Net Profit | 136,000 | 161,850 |
| 1.3 | Depreciation (Non cash item) | 5,000 | 5,000 |
| 1.4 | Opening Balance of Cash Surplus | $\mathbf{2 0 1 , 0 0 0}$ | $\mathbf{2 7 1 , 8 5 0}$ |
|  | Total Cash Inflow |  |  |
| $\mathbf{2}$ | Cash Outflow | 60,000 |  |
| 2.1 | Purchase of Product |  |  |
| 2.2 | Payment of GB Loan |  |  |
|  | Investment Pay Back (Including Ownership Tr. | $\mathbf{3 6 , 0 0 0}$ | 36,000 |
| 2.3 | Fee) | $\mathbf{9 6 , 0 0 0}$ | $\mathbf{3 6 , 0 0 0}$ |
|  | Total Cash Outflow | $\mathbf{1 0 5 , 0 0 0}$ | $\mathbf{2 3 5 , 8 5 0}$ |
| $\mathbf{3}$ | Net Cash Surplus |  |  |

## SWOT ANALYSIS

| TRENGTH | Lack of Capital/Investment |
| :--- | :--- |
| Employment: Self: 01 Family:0 Others:03 |  |
| Experience \& Skill : 03 Years |  |
| Quality goods \& services; |  |
| Skill and experience; |  |
| PPORTUNITIES | Theft |
| Huge demand in the community | Fire <br> Location of shop; <br> Regular customers; |

## Pictures








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## FAMILY PICTURE



