#### **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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  MST. AYSHA  MD, NAJIM UDDIN  Branch: Tengra, Centre # 2(Female),  Member ID: 3279, Group No: 08  Member since: 10-052006 (10 Years)  First loan: BDT 3,000			
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: BDT 50000, Outstanding loan: 48900 Father 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	:	3 years experience in running business.
Training Info	:	He has 3 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763230953
Mother's Contact No.	:	01940287817
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

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

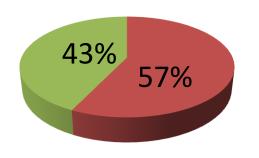
**MST. AYSHA** joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

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%	
		Required Investment BDT 60,000/-(as equity) 43%	
Present salary/drawings 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	:	-	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; cloth item etc.</li> <li>Average 15% gain on sale.</li> <li>The business is operating by entrepreneur. Existing 3 artisans.</li> <li>The shop is owned.</li> <li>Collects goods from Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul>	

Existing Business (BDT)			
Particular	Monthly	Yearly	
Revenue (sales)			
T-Shirt (order) (910 x 25)	22,750	273,000	
T Shirt (300 x 70)	21,000	252,000	
Total Sales (A)	43,750	525,000	
Less. Variable Expense			
T-Shirt (order) (910 x 10)	9,100	109,200	
T Shirt (300 x 35)	10,500	126,000	
Total variable Expense (B)	19,600	235,200	
Contribution Margin (CM) [C=(A-B)	24,150	289,800	
Less. Fixed Expense			
Mobile Bill	200	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)	19,100	229,200	
Net Profit (E) [C-D)	5,050	60,600	

Investment Breakdown							
	Ex	isting		Proposed			
Particulars	culars Qty. Unit		Amount (BDT)	Qty	Unit	Amount (BDT)	<b>Proposed Total</b>
		Price			Price		
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	194		80,000	52		60,000	140,000

### **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)
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		105,000
	Total Cash Inflow	201,000	271,850
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	105,000	235,850

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 03 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures











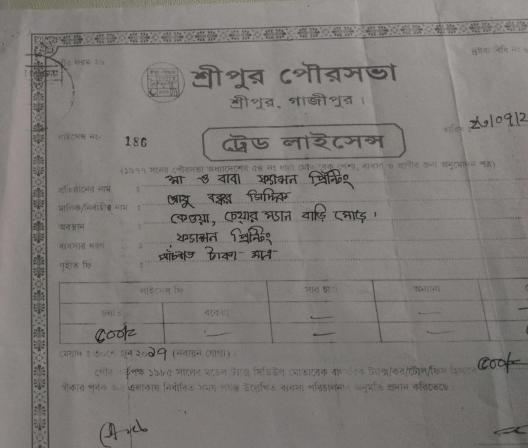






पासि भाः नाबिस रिपान बामः (मण्या न लाः एक्या अन्ति न नापी न्य पर आणी प्रामाण न्य (भाः जात प्रान्य कियान जाता अगारी जाग्नाम उद्यालग कियान जाता अगारी जाग्नाम उद्यालग कि निर्दे एप्यात अगारी कांग्नाम उद्यालग कि निर्दे एप्यात अगारी कांग्नाम उद्यालग कि निर्दे प्रायान अगारी कांग्नाम वा कि प्राया ना। रेख न्या प्राया वा प्राया आमिए ना। रेख न्या प्राया वा प्राया आमिए ना। रेख

आकर कि हैं।



# **FAMILY PICTURE**

