

## Proposed NU Business Name: **Julakha Fashion**



Project identification and prepared by: Orjun kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Siddiqur Rahaman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Julakha Akter</b>
Age	:	02-06-1999 ( 18 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Borua,,P.O: Borua,P.S: Khilket, 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	:	Mossmmat zohora Khatun
(iii) Father's name	:	Md. Johur Uddin Molla
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 73 (Female), Member ID: 5831 , Group No: 04 Member since: 03-05-1997( 19 Years) First loan: BDT = 5,000 /- Last Loan=40,000/- Outstanding loan:= 15000/-
Further Information:		
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786-397301
Family's Contact No.	:	01863-499281
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosmmat Zohora Khatun** joined Grameen Bank since 19 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Julakha Fashion,
Location	:	Borua ,Langani Par,Khilket ,Dhaka
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000/- (from existing business) % Required Investment BDT 40,000/- (as equity) %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	0 ft x 0 ft= square ft
Security of the shop	:	The Shop Is Own
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Three piece ,Shari, Orna,Lungi, etc.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li> <li>▪The shop is Woner .</li> <li>▪Collects goods from Islampur ,Gulisthan .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

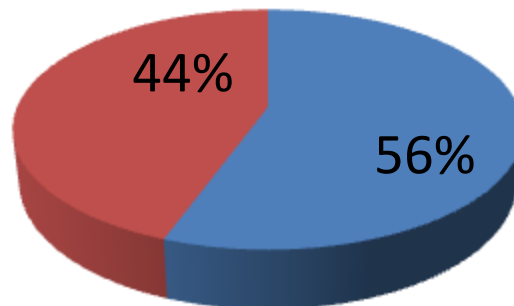
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth	2,000	60,000	720,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Cloth	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		200	2,400
Transportation		200	2,400
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (sttaf)		0	0
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,800</b>	<b>81,600</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Three Piece	35	450	15750	Three Piece	40	450	18000	33,750
Shari	30	700	21000	Shari	15	700	10500	31,500
Lungi	5	350	1750	Lungi	10	350	3500	5,250
Orna	70	100	7000	Orna	50	100	5000	12,000
							0	0
							0	0
							0	0
							0	0
							0	0
							0	0
Others			4500	Others			3000	7,500
<b>Total</b>			<b>50,000</b>				<b>40,000</b>	<b>90,000</b>

## Source of Finance

■ Entrepreneur's contibution 50000    
 ■ Investor's Investment 40000    
 ■ Total 90000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Cloth	3,000	90,000	1,080,000	1,134,000	1,190,700
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Cloth	2,400	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		210	2,520	2,646	2,778
Transportation		220	2,640	2,772	2,911
Mobile Bill		600	7,200	7,560	7,938
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,330</b>	<b>63,960</b>	<b>64,758</b>	<b>65,596</b>
<b>Net Profit (E) [C-D]</b>		<b>12,670</b>	<b>152,040</b>	<b>162,042</b>	<b>172,544</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	152,040	162,042	172,544
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		136,040	282,082
	<b>Total Cash Inflow</b>	<b>192,040</b>	<b>298,082</b>	<b>454,626</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>136,040</b>	<b>282,082</b>	<b>438,626</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Own Business : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

