



*Proposed NU Business Name* : **Shohid Gram Bangla Fasion**

*Business Category* : **Shopkeeping, Cloth Store**

*Business Proposal Identified & Prepared by* : **Md. Moznu Hossain, Unit Incharge Sherpur, Bogra,Zone 01.**

*Business Proposal Verified by* : **Md. Moznu Hossain**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: <b>Shahidul Islam</b> Vill: Par Bhabanipur, Union: Khamarkandi, District: Bogra
Age	: 21 years
Marital Status	: Married
Children	: 1 (One) Son
No. of siblings	: No siblings
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Sopia Begum
(iii) Father's name	: Shajahan ali
(iv) GB member's info	: Branch: Amrul Bogra, Sherpur(b), Centre # 39 Loan no.: 3727, Member since 01 January 0001 First loan: Tk. 4,000 Last loan: Tk. 10,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	Bachelor of Business Studies
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Small/Large Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 2 (Two) year(s) of experience in running his own business. He started the business with BDT 120,000 (One Lac Twenty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Mother's occupation: Housewife
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01773669932
NU's NID/Birth Certificate No.	:	19971018838000271
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

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

- Sopia Begum was a GB member from 01 January 0001 to 01 January 0001, at first she took GB loan BDT 4,000 (Four Thousand).

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Shohid Gram Bangla Fasion</i></b>
Address/ Location	:	Parvobanipur Sherpur,Bogra.
Total Investment Required in BDT	:	Tk. 251,143
Financing	:	Self Tk. 201,143 Required Investment Tk. 50,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	3,000	84,000	1,008,000
<b>Total Sales/commission (A)</b>	<b>3,000</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	2,400	67,200	806,400
<b>Total Cost of Sales and Services (B)</b>	<b>2,400</b>	<b>67,200</b>	<b>806,400</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>16,800</b>	<b>201,600</b>
<b>Less: Operating Cost</b>			
RENT		500	6,000
Electricity Bill		300	3,600
Transportation Expense		700	8,400
Self Selary		4,000	48,000
ENTERTAINEMENT		300	3,600
Gard		150	1,800
Generator Bill		300	3,600
Mobile Bill		300	3,600
<b>Non Cash Item</b>			
Deprecation Expenses		0	0
<b>Total Operating Cost (D)</b>		<b>6,550</b>	<b>78,600</b>
<b>Net Profit (C-D)</b>		<b>10,250</b>	<b>123,000</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Different types of cloth item- gauge cloth, one piece, three piece, pant, Shirt, ladies wear, gents item, ready made dress etc.)		201,143	50,000	251,143
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
<b>Total Capital</b>		<b>201,143</b>	<b>50,000</b>	<b>251,143</b>

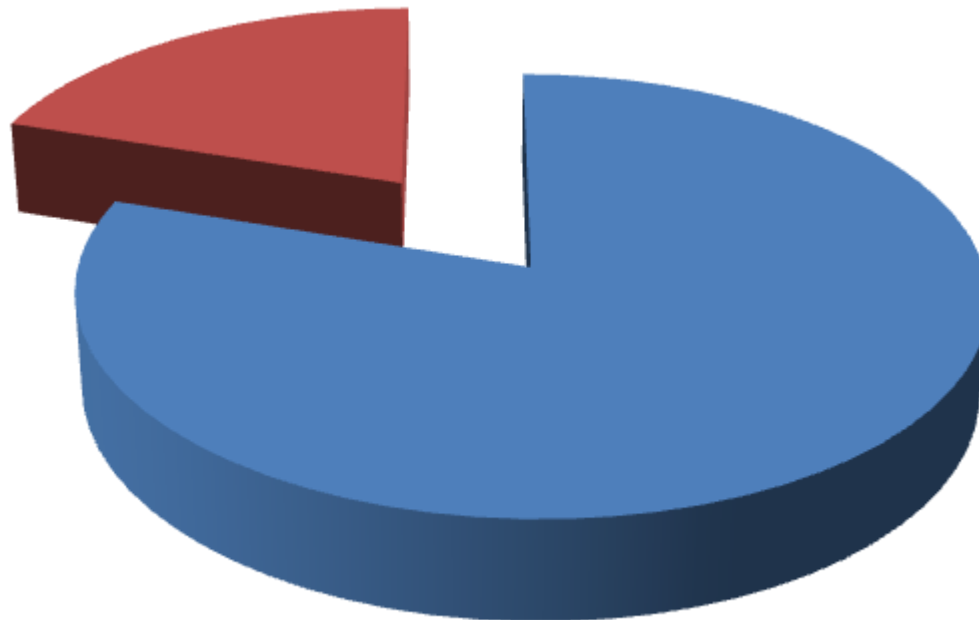
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 201,143 (80%)

■ GSSB's Investment BDT 50,000 (20%)

■ Total Capital BDT 251,143

Amount (BDT)





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	3,000	84,000	1,008,000	3,300	92,400	1,108,800	3,630	101,640	0
<b>Total Sales/commission (A)</b>	<b>3,000</b>	<b>84,000</b>	<b>1,008,000</b>	<b>3,300</b>	<b>92,400</b>	<b>1,108,800</b>	<b>3,630</b>	<b>101,640</b>	<b>0</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	2,400	67,200	806,400	2,640	73,920	887,040	2,904	81,312	0
<b>Est. Total Cost of Sales and Services (B)</b>	<b>2,400</b>	<b>67,200</b>	<b>806,400</b>	<b>2,640</b>	<b>73,920</b>	<b>887,040</b>	<b>2,904</b>	<b>81,312</b>	<b>0</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>16,800</b>	<b>201,600</b>	<b>660</b>	<b>18,480</b>	<b>221,760</b>	<b>726</b>	<b>20,328</b>	<b>0</b>
<b>Less: Operating Cost</b>									
Ownership Transfer Fee		476	4,284		476	5,712		476	4
<b>Non Cash Item</b>									
Depriciation Expenses		0	0		0	0		0	0
<b>Total Operating Cost (D)</b>		<b>476</b>	<b>4,284</b>		<b>476</b>	<b>5,712</b>		<b>476</b>	<b>4</b>
<b>Net Profit (C-D)</b>		<b>16,324</b>	<b>197,316</b>		<b>18,004</b>	<b>216,048</b>		<b>19,852</b>	<b>-4</b>
<b>Retained Income</b>			<b>197,316</b>			<b>413,364</b>			<b>413,360</b>

**Notes: 1. Agreed grace period:** Three months

**2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion By Investor	50000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	201600	221760	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	175887	363363
	<b>Total Cash Inflow</b>	<b>251600</b>	<b>397647</b>	<b>363363</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50000		
2.2	Investment Payback Including Ownership Transfer Fee	25713	34284	3
	<b>Total Cash Outflow</b>	<b>75713</b>	<b>34284</b>	<b>3</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>175887</b>	<b>363363</b>	<b>363360</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 1  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (2 Years)

## **W**EAKNESS

## **O**PPORTUNITIES

## **T**HREATS

Pictures











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