

Proposed NU Business Name: **RIA DRESS HOUSE**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni  
Project verified by: Abadot Hossain



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

Name	:	<b>MD. ABU YOSUF</b>
Age	:	03-02-1984 ( 34 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	02 Sons 01 Daughters
No. of siblings:	:	04 Brothers 03 Sister
Address	:	Vill: Laxmipur; P.O: Boktar Munshi ; P.S: Sonagazi ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SOKINA BEGUM</b>
(iii) Father's name	:	<b>MD. MUSLIM</b>
(iv) GB member's info	:	Branch: Balua Chawmohoni. Centre # 16 (Female), Member ID: 1955, Group No: 05 Member since: 2002 to 2008 ( 06 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000 Outstanding loan: Nill
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 and Training Info	:	10 years experience in running business. 15 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-506080
Family's Contact No.	:	01878-995182
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOKINA BEGUM** joined Grameen Bank since 06 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	:	<b>RIA DRESS HOUSE</b>
Location	:	Balua Chawmohoni Bazar, Feni
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT: 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 120 square ft
Security	:	20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shirt Pcs, Pant Pcs, Borka etc</li><li>▪Average 30% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing 5 employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

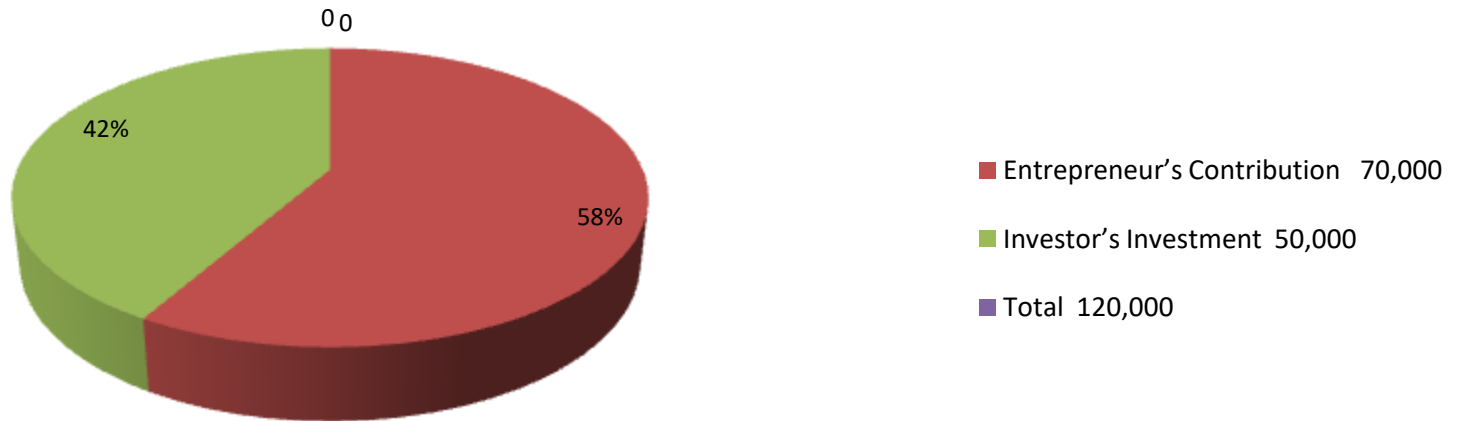
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	4,000	120,000	1,440,000
▪Shirt Pcs, Pant Pcs, Borka etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>			
<b>Less Variable Expense</b>	2,800	84,000	1,008,000
▪Shirt Pcs, Pant Pcs, Borka etc	2,800	84,000	1,008,000
<b>Total variable Expense (B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>			
<b>Less Variable Expense</b>		1500	18,000
Electricity bill		1000	12,000
Transportation		1000	12,000
Salary (self)		5000	60,000
Salary (staff)		20000	240,000
Entertainment		500	6,000
Guard		50	600
Generator		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>29,650</b>	<b>355,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>6,350</b>	<b>76,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt Pcs	25	300	7,500	50	300	15000	22,500
Oant Pcs	30	400	12,000	50	400	20,000	32,000
Borka	18	600	10,800	0	0	0	10,800
Three Pcs	35	400	14,000	0	0	0	14,000
Others	1	5700	5,700	1	15000	15,000	20,700
Security	1	20000	20,000				20,000
<b>Total</b>	<b>110</b>	<b>27400</b>	<b>70,000</b>	<b>101</b>	<b>15700</b>	<b>50,000</b>	<b>120,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily		Monthly	Year 1	Year 2
<b>Revenue(Sales)</b>					
	5,000	150,000	1800000	1890000	1984500
▪Shirt Pcs, Pant Pcs, Borka etc	5,000	150,000	1800000	1890000	1984500
<b>Total Sales (A)</b>					
<b>Less Variable Expense</b>	3,500	105,000	1260000	1323000	1389150
▪Shirt Pcs, Pant Pcs, Borka etc	3,500	105,000	1260000	1323000	1389150
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Contribution Margin (CM) [C=(A-B)</b>					
<b>Less Variable Expense</b>		1500	18,000	18,000	18,000
Electricity bill		1000	12,000	7,500	8,000
Transportation		1000	12,000	30,500	31,000
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		20000	240,000	240,000	240,000
Entertainment		500	6,000	6,500	7,000
Guard		50	600	600	600
Generator		300	3,600	3,600	3,600
Mobile bill		300	3,600	5,000	5,300
<b>Total fixed cost (D)</b>		<b>29,650</b>	<b>352,200</b>	<b>371,700</b>	<b>373,500</b>
<b>Net Profit (E)= [C-D]</b>		<b>15,350</b>	<b>187,800</b>	<b>195,300</b>	<b>221,850</b>
Investment Payback			20,000	20,000	20,000



# 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	50,000		
1.2	Net Profit	<b>187,800</b>	<b>195,300</b>	<b>221,850</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		167,800	343,100
	<b>Total Cash Inflow</b>	237,800	363,100	564,950
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
<b>3</b>	<b>Net Cash Surplus</b>	167,800	343,100	544,950

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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সফটওয়্যার  
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# FAMILY PICTURE

