A Nobin Udyokta Project

Proposed NU Business Name : Nurjahan Fashion



NU Identified and PP Prepared:

Md. Sohrab Hossain (Manikganj Unit)

Verified by : Md.Khalilur Rahman

Presented by: Md Rajib Uddin



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Rajib Uddin
Age		28
Marital status		Married
Children	:	No Children
No. of siblings:	:	1 Brother, 1 Sister
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 Rahima Begum Md. Mojir Rahman Branch: Mohadebpur, Shibaloy, Centre #16(M), Loanee No.: 1462, Group No :03 Member since : 1990 First loan: Tk. 2,000 Existing loan: 90,000 , Outstanding: 60,688
Further Information: (v) Who pays GB loan installment	:	NU N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc(ix) Others	:	N/A N/A
Education	:	S.S.C

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

Present Occupation	:	Cloths Business
Trade License No.	:	04518
Business Experiences	:	7 years
Other Own/Family Sources of Income	:	Father (Agriculture)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj.
Contact Info	:	01922825281

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 1990 (25 Year). At first she took a loan amount of BDT 2,000 from Grameen Bank. NU Uses this GB loan in his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Nurjahan Fashion
Address/ Location		Municipal Market, Bus stand Manikganj.
Total Investment in BDT	•	5,40,000
Financing		Self BDT: 4,40,000 (from existing business) - 82 % Required Investment BDT: 1,00,000 (as equity) - 18%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 8,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin		20%
iii. Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

	Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)		
	Investments in different car	tegories:	(1)	(2)	(1+2)		
i.	Present stock items: Advance Decoration(Rack +table) Total Goods	: 3,00,000 : 20,000 : 1,20,000	4,40,000				
i.	Proposed Stock Items: Total Goods	:1,00,000		1,00,000			
	Total Capital		4,40,000/-	1,00,000/-	5,40,000/-		

Present Stock items								
Product name with quantity	Amount							
Shirt(300tk*165 piece)	49,500							
Pant(350tk*130 piece)	45,500							
T-Shirt(150tk*100 piece)	15,000							
Kid's Shirt,Pant	10,500							
Total Present Stock	1,20,000							

Proposed items								
Product Name with quantity	Amount							
Shirt(300tk*100 piece)	30,000							
Pant(350tk*100piece)	35,000							
T-Shirt(150tk*100 piece)	15,000							
Kid's Shirt,Pant	20,000							
Total Proposed Stock	1,00,000							

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)						
Particulars Particulars	Daily	Monthly	Yearly				
Sales	3,000	90,000	10,80,000				
Less: Cost of sales	2,400	72,000	8,64,000				
Profit (20%) [A]	600	18,000	2,16,000				
Less: Operating Costs							
Electricity bill		600	7,200				
Shop Rent		3,000	36,000				
Transport		200	2,400				
Night guard bill		100	1,200				
Mobile bill		250	3,000				
Present salary/Drawings- self		7,000	84,000				
Generator bill		200	2,400				
Others (Chada+SMS+TL)		200	2,400				
Non Cash Item:							
Depreciation Expenses 10%(10,000)(1,000)		83	1,000				
Total Operating Cost (D)		11,633	1,39,596				
Net Profit (C-D):		6,367	76,404				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD)	Γ)		Year 2 (BD	Τ)	Year 3 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales	4,000	1,20,000	14,40,000	4,500	1,35,000	16,20,000	5,000	1,50,000	18,00,000	
Less: Cost of sales	3,200	96,000	11,52,000	3,600	1,08,000	12,96,000	4,000	1,20,000	14,40,000	
Profit (20%) [A]	800	24,000	2,88,000	900	27,000	3,24,000	1,000	30,000	3,60,000	
Less: Operating Costs										
Electricity bill		600	7,200		600	7,200		600	7,200	
Shop Rent		3,000	36,000		3,000	36,000		3,000	36,000	
Transport		250	3,000		250	3,000		300	3,600	
Mobile bill		300	3,600		300	3,600		350	4,200	
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000	
Night guard bill		100	1,200		100	1,200		100	1,200	
Generator bill		200	2,400		200	2,400		200	2,400	
Others (Chada+SMS+TL)		250	3,000		300	3,600		300	3,600	
Depreciation Expenses(10%)(20,000)(2000)		166	2,000		166	2,000		166	2,000	
Total Operating Cost (E)		12,866	1,54,392		12,866	1,54,392		13,016	1,56,192	
Net Profit		11,134	1,33,608		14,134	1,69,608		16,984	2,03,808	
GT payback			40,000			40,000			40,000	
Retained Income:			93,608			1,29,608			1,63,808	

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

		17				
SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)		
1.0	Cash Inflow					
1.1	Investment Infusion by Investor	1,00,000				
1.2	Net Profit	1,33608	1,69,608	2,03,808		
1.3	Depreciation (Non cash item)	2,000	2,000	2,000		
1.4	Opening Balance of Cash Surplus	-	35,000	1,66,608		
	Total Cash Inflow	2,35,608	2,06,608	3,72,416		
2.0	Cash Outflow					
2.1	Purchase of Product	1,00,000				
2.2	Payment of GB Loan*	60,688				
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000		
	Total Cash Outflow	2,00,608	40,000	40,000		
3.0	Net Cash Surplus	35,000	1,66,608	3,32,416		



STRENGTH

- > Availability of Products Sourcing.
- ➤ Skilled & 7 Years of Experience
- > Position of his store beside Highway.

WEAKNESS

> Opponent in same areas

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

THREATS

- > Fire
- > Theft

Pictures



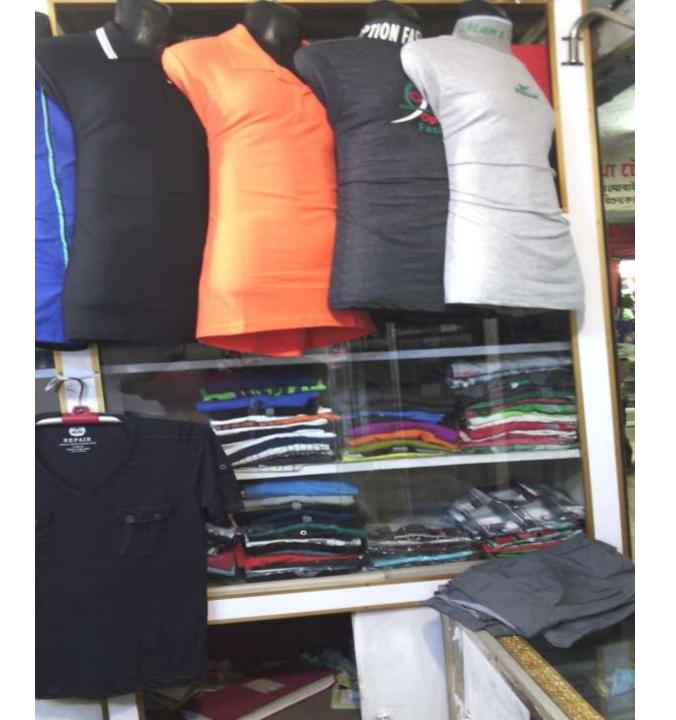




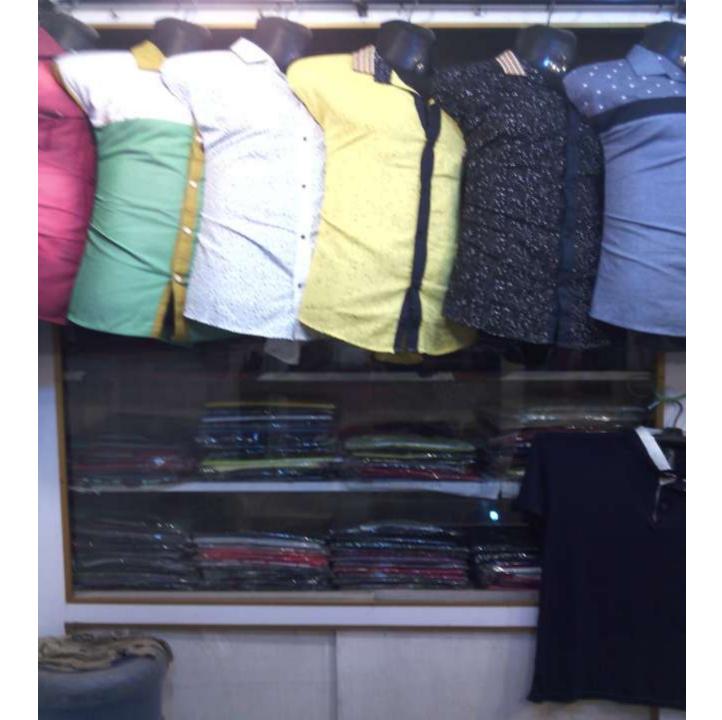




















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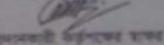
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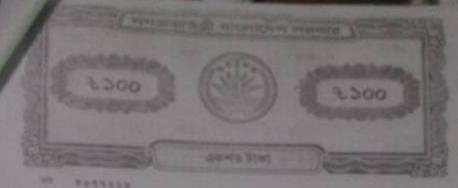
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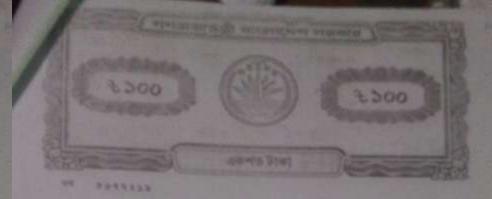
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Presented at GT's 16th Internal Design Lab on August 31, 2015 at GT

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