

Proposed NU Business Name: **AHMED FASHION HOUSE**



Project identification and prepared by: MD. Nurul Islam,  
Dakshinkhan Unit, Dhaka

Project verified by: MD. Rofiqul Islam



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

Name	:	<b>SAHIDA AHMED</b>
Age	:	07-11-1992 <b>(23 Years)</b>
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	2 Brothers & 3 Sister
Address	:	Vill: Barardi, P.O: Kanchkura P.S: Uttarkhan 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	:	<b>NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>SHERAJ AHMED</b>
(iv) GB member's info	:	Branch: Dakshinkhan Centre # 46 (Female), Member ID: 3406/2, Group No: 05 Member since : 28-08-2011 <b>(04 Years)</b> , First loan: 10,000 taka.
Further Information:		Existing loan:. 16,000 Tk Outstanding: 16,000 Taka
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like BRAC, ASA, GB etc.	:	No
Education, till to date	:	H.S.C Pass

## ***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	:	Three years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	Father's Income ( job & House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01878-054410
Mother Contact No.	:	01832-390290
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit

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

Nujahan Begum is a member of Grameen Bank since 04 years. At first she was took 10,000 taka loan from Grameen Bank. Nujahan Begum consecutively took loan from GB. Utilize, loan in her husband house reapiar.

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

Business Name	:	<b>AHMED FASHION HOUSE</b>
Address/ Location	:	Kanchkura Bazar,Uttarkhan,Dhaka
Total Investment in BDT	:	2,10,000 taka
Financing	:	Self BDT 1,10,000 (from existing business) 52% Required Investment BDT 1,00,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪All kinds of ladies Shirt, Three piece, burqa, long cloth, print cloth, block print cloth ,Scarf, Ladies Frock , shoe selling here.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed.</li><li>▪Collects goods from Tangi,Gaochiya, Islampur.</li><li>▪Agreed grace period is 4 months.</li></ul>

# Existing Business

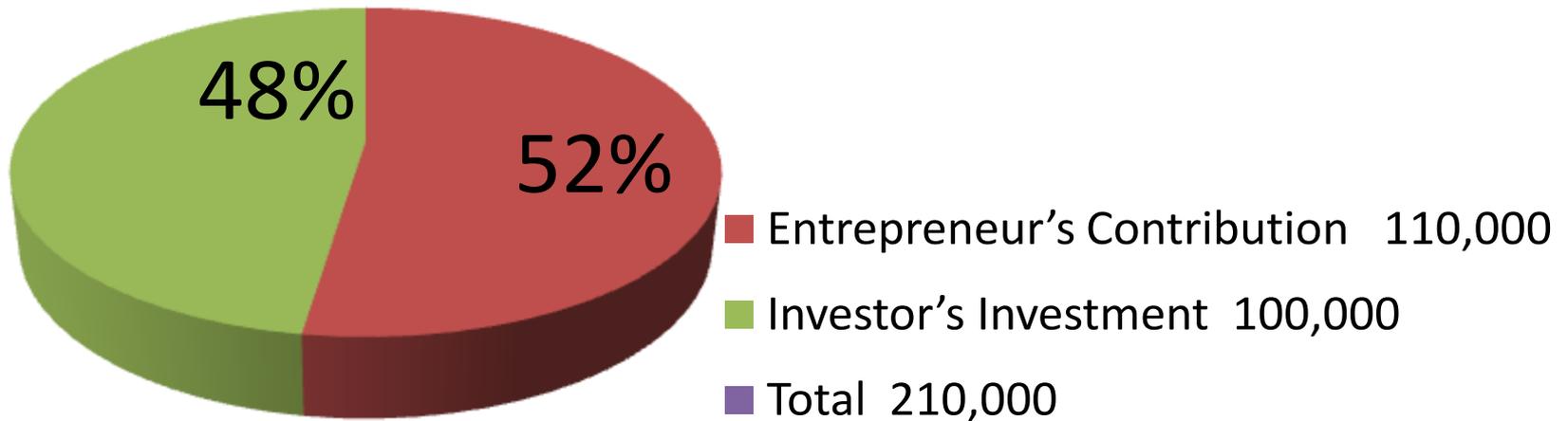
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
ladies Shirt, Three piece, burqa, long cloth,	1,200	36,000	432,000
print cloth, block print cloth ,Scarf, Ladies Frock , shoe	800	24,000	288,000
<b>Total Sales (A)</b>	<b>2,000</b>	60,000	720,000
<b>Less. Variable Expense</b>		0	0
ladies Shirt, Three piece, burqa, long cloth,	960	28,800	345,600
print cloth, block print cloth ,Scarf, Ladies Frock , shoe	640	19,200	230,400
<b>Total variable Expense (B)</b>	<b>1,600</b>	48,000	576,000
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>400</b>	12,000	144,000
<b>Less. Fixed Expense</b>			0
Rent		0	0
Electricity Bill		300	3,600
Generator Bill		100	1,200
Guard		100	1,200
Transportation		800	9,600
Salary (staff)		5,000	60,000
Mobile Bill & Entertainment		400	4,800
<b>Total fixed Cost (D)</b>		<b>6,700</b>	80,400
<b>Net Profit (E) [C-D)</b>		<b>5,300</b>	63,600

## Investment breakdown

Particulars	Existing	proposed	proposed Total
ladies Shirt, Three piece, burqa, long cloth,	59,000	70,000	1,29,000
print cloth, block print cloth ,Scarf, Ladies Frock , shoe	30,000	30,000	60,000
Furniture	21,000	-	21,000
<b>Total</b>	<b>1,10,000</b>	<b>1,00,000</b>	<b>2,10,000</b>

## Sources of finance



# Financial Projection BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>				
ladies Shirt, Three piece, burqa, long cloth,	1800	54,000	648,000	680,400
print cloth, block print cloth ,Scarf, Ladies Frock , shoe	1200	36,000	432,000	453,600
<b>Total Sales (A)</b>	<b>3000</b>	90,000	1,080,000	1,134,000
<b>Less. Variable Expense</b>		0	0	0
ladies Shirt, Three piece, burqa, long cloth,	1440	43,200	518,400	544,320
print cloth, block print cloth ,Scarf, Ladies Frock , shoe	960	28,800	345,600	362,880
<b>Total variable Expense (B)</b>	<b>2400</b>	72,000	864,000	907,200
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	18,000	216,000	226,800
<b>Less. Fixed Expense</b>				
Rent		0	0	0
Electricity Bill		300	3,600	4,000
Generator Bill		100	1,200	1,200
Guard		100	1,200	1,200
Transportation		800	9,600	9,600
Salary (self)		5000	60,000	60,000
Mobile & SMS Monitoring & Entertainment		400	4,800	4,800
<b>Non Cash Item</b>				
Depreciation		175	2,100	2,100
<b>Total Fixed Cost</b>		6,875	82,500	82,900
<b>Net Profit (E) [C-D)</b>		<b>11,125</b>	<b>133,500</b>	<b>143,900</b>
<b>Investment Payback</b>		<b>0</b>	<b>60,000</b>	<b>60,000</b>

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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit ( Ownership Tr. Fee added back)	133,500	143,900
1.3	Depreciation (Non cash item)	2,100	2,100
1.4	Opening Balance of Cash Surplus		75,100
	<b>Total Cash Inflow</b>	<b>235,100</b>	<b>221,100</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,100</b>	<b>161,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures













গ্রামীণ ব্যাংক

মহজ ধানের পাশবই



নাম

শুভাঙ্কিতা

কুমার

কেন্দ্রের নাম

সেতুগাঁও ব্লক/প.

নম্বর : ৬

438433



গ্রামীণ ব্যাংক

জিপিএস পাশ বই

মোহাম্মদ উত্তরা শাখা, ৩৬৬ শাখা/অফিস

নাম : শ্রীমতী সত্যজিৎ

হিসাব নম্বর : ৬৪০৩/২ মেয়াদকাল : ৩০

হিসাব নম্বর : প ..... মেয়াদকাল : .....

হিসাব নম্বর : প ..... মেয়াদকাল : .....

বিনিয়োগ সনদ নং ২-১৪/২০১৫  
৩১০১ ১৪/০৩/২০১৫ ইং একক  
স্বিগনস্বামী প্রোগ্রামে স্থাপন

(একাধিক জিপিএস এর হিসাব সেরেফর্ম করা হবে)

জিপিএস শাখারকাঠ  
গ্রামীণ ব্যাংক  
মোহাম্মদ উত্তরা শাখা

মোহাম্মদ আব্দুল হামিদ  
পরিচয় নং ২১৯০০২, জিপিএস অফিসার  
শাখা ৩-৩৬৬  
গ্রামীণ ব্যাংক, মোহাম্মদ উত্তরা শাখা

খণ্ড নং : ৬৪০৩/২

গ্রুপ নং : ৩৬

কেন্দ্র নং : ৬৪০৩/২

কেন্দ্রের নাম : ৬৪০৩০৩ ডি.বি.সি.

৫ হাজার টাকার এককালীন জমার ক্ষেত্রে  
সেকেন্ড অফিসারের উপস্থিতিতে শাখায় এসে জমা

আমানত রশিদ নিজের কাছে যত্নসহকারে  
রক্ষা করুন। হিসাব পরীক্ষার জন্য ব্যাংক থেকে পাশ বই  
সহ, পাশ বই ব্যাংকে জমা দেয়ার পরবর্তী সাত  
ফেরৎ দিন।



