

Proposed NU Business Name: BONDHU FASHION



Project identification and prepared by: Md Habil Uddin
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	KRISHNA CHANDRA BISWASH
Age	:	01-05-92 (24 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill: Badhnapara , P.O: Nagorpur , P.S: Nagorpur , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAM PROSHAD SORKAR
(iii) Father's name	:	RAM PROSHAD SORKAR
(iv) GB member's info	:	Branch : NAGORPUR , Centre : 33(Female), Member ID: 2867, Group No: 06 Member since: 01-05-2008 (08 Years) First loan: BDT 7000
Further Information:		Existing loan: BDT 20000 Outstanding loan: BDT 7000
(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	:	06 years experience in running business. 06 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01719-312185
Family's Contact No.	:	01705-770550
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAM PROSHAD SORKAR joined Grameen Bank since 08 years ago. At first she took BDT 7000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	BONDHU FASHION
Location	:	Talukdar Plaza(1 st floor), Nagorpur Baazar
Total Investment in BDT	:	BDT 450000/-
Financing	:	Self BDT 350000/- (from existing business) 78% Required Investment BDT 100000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 12ft= 288 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Pant, Shirt, Jacket etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

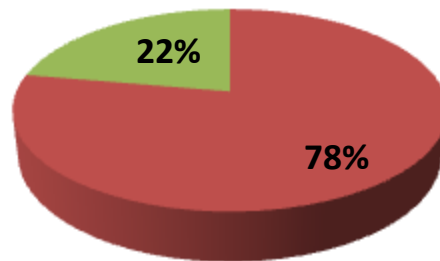
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant, Shirt, Jacket etc.	4900	147000	1764000
Total Sales (A)	4900	147000	1764000
Less Variable Expense			
Pant, Shirt, Jacket etc.	4410	132300	1587600
Total variable Expense (B)	4,410	132300	1587600
Contribution Margin (CM) [C=(A-B)	490	14700	176400
Less Variable Expense			
Rent		2,500	30000
Electricity bill		400	4800
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		40	480
Mobile bill		400	4800
Total fixed cost (D)		10,840	130080
Net Profit (E)= [C-D]		3,860	46320

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Thai pant	100	1200	120,000	50	1,500	75,000	195,000
Export pant	25	400	10,000	50	400	20,000	30,000
Gabardin pant	30	1000	30,000	50	100	5,000	35,000
Indian Pant	6	1500	9,000	0	0	0	9,000
Export Shirt	25	400	10,000	0	0	0	10,000
Chaina genji	50	80	4,000	0	0	0	4,000
Panjabi	30	1000	30,000	0	0	0	30,000
Brand shirt	60	500	30,000	0	0	0	30,000
Jacket	60	1500	90,000	0	0	0	90,000
Others	1	17000	17,000	0	0	0	17,000
Total	387	0	350,000	150	0	100,000	450,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 100,000
- Total 450,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Pant, Shirt, Jacket etc.	7600	228000	2736000	2872800	3016440
Total Sales (A)	7600	228000	2736000	2872800	3016440
Less Variable Expense					
Pant, Shirt, Jacket etc.	6840	205200	2462400	2585520	2714796
Total variable Expense (B)	6,840	205200	2462400	2585520	2714796
Contribution Margin (CM) [C=(A-B)	760	22800	273600	287280	301644
Less Variable Expense					
Rent		2,500	30000	30,000	30000
Electricity bill		600	7200	7700	8200
Transportation		2,400	28800	29,300	29800
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		40	480	480	480
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		11,540	138,480	139,580	140680
Net Profit (E)= [C-D]		11260	135120	147,700	160964
Investment Payback			40,000	40,000	40,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	135,120	147,700	160964
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95,120	202820
	Total Cash Inflow	235120	242820	363784
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	95,120	202820	323784

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







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Date of Birth: 11/04/1988
CNO: 10000000000000000000

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FAMILY PICTURE

