

## Proposed NU Business Name: **RUPONTI BOUTIQUE HOUSE**



Project identification and prepared By Md. Lokman Hakim  
Godagari, Rajshahi

Project verified by: Md. Mozaharun Islam



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MS. Farhana Flora</b>  |
| Age  | : | 03-2-1990(34ears)   |
| Education, till to date                          | : | SSC   |
| Marital status                                   | : | Married   |
| Children   | : | 2 Daughters   |
| No. of siblings:                                 | : | 1 Sister  |
| Address  | : | Vill: Horin Biska P.O Premtoli:, P.S:Godagari, Dist: Rajshahi   |
| 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>Ms. Nasima Hossain</b>   |
| (iii) Father's name                              | : | <b>Md. Khairul Islam</b>  |
| (iv) GB member's info                            | : | Branch :Mati kata ,Goda Gari, Centre # 04/(Female),<br>Member ID 6863/5, Group No: 09<br>Member since:06/01/2014(4 years)<br>First loan: BDT 15,000 |
| Further Information:                             |   | Existing Loan: BDT 30,000, Outstanding loan:4905  |
| (v) Who pays GB loan installment                 | : | Mother  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 6years experience in running business.                        |
| Other Own/Family Sources of Income  | : | yes   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01782990311   |
| Mother's Contact No.  | : | 01774778384   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi. |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ms.Nasima Hossain** joined Grameen Bank since 3 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

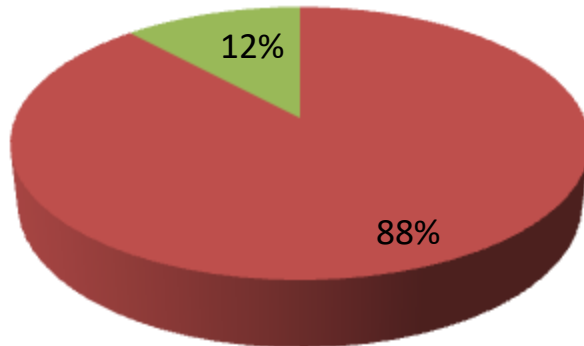
|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>: Ruponti Boutique House</b>   |
| Location  | : | Pirizpur,Godagari,Rajshahi  |
| Total Investment in BDT                           | : | BDT 420,000/-   |
| Financing   | : | Self BDT 370,000/-(from existing business) 43%<br>Required Investment BDT 50,000/-(as equity) 57%   |
| Present salary/drawings from business (estimates) | : | BDT 4,000/-   |
| Proposed Salary                                   | : | BDT 4,000/-   |
| Size of shop                                      | : | 12 ft x 10ft= 120 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Boutique Items.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪The shop is Owned</li> <li>▪Collects goods from Chapai, Rajshahi</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

| <b>Existing Business (BDT)</b>            |              |                |               |
|---|--------------|----------------|---------------|
| <b>Particular</b>                         | <b>Daily</b> | <b>Monthly</b> | <b>Yearly</b> |
| <b>Revenue (sales)</b>                    |              |                |               |
| Boutique Item                             |              | 30000          | 360000        |
| <b>Total Sales (A)</b>                    |              | 30000          | 360000        |
| <b>Less. Variable Expense</b>             |              |                |               |
| Boutique Item                             |              | 21000          | 252000        |
| <b>Total variable Expense (B)</b>         |              | 21000          | 252000        |
| <b>Contribution Margin (CM) [C=(A-B)]</b> |              | <b>9000</b>    | <b>9000</b>   |
| <b>Less. Fixed Expense</b>                |              |                |               |
| Rent                                      |              |                | 0             |
| Electric Bill                             |              | 500            | 6000          |
| Transportation                            |              | 200            | 2400          |
| Salary (self)                             |              | 4000           | 48000         |
| Salary (staff)                            |              |                | 0             |
| Guard                                     |              |                | 00            |
| Entertainment                             |              |                | 1001200       |
| Generator                                 |              |                | 0             |
| Mobile                                    |              | 200            | 2400          |
| <b>Total fixed Cost (D)</b>               |              | 4900           | 58800         |
| <b>Net Profit (E) [C-D]</b>               |              | 4100           | 49200         |

## Investment Breakdown

| Existing     |      |            |              | Proposed |            |              |                |
|--------------|------|------------|--------------|----------|------------|--------------|----------------|
| Particulars  | Qty. | Unit Price | Amount (BDT) | Qty      | Unit Price | Amount (BDT) | Proposed Total |
| 3 pcs        | 30   | 1000       | 300000       | 40       | 1000       | 40000        | 340000         |
| Suta         |      |            | 50000        |          |            | 5000         | 55000          |
| Chumki       |      |            | 10000        |          |            | 2000         | 12000          |
| Dolar        |      |            | 10000        |          |            | 3000         | 13000          |
| <b>Total</b> |      |            | 370000       |          |            | 50000        | 420000         |
|              |      |            |              |          |            |              |                |

## Source of Finance



- Entrepreneur's Contribution  
370,000
- Investor's Investment 50,000
- Total 420,000

## Financial Projection (BDT) 2

| Particular                         | Daily | Monthly      | 1st Year      | 2nd Year      | 3 <sup>rd</sup> year |
|------------------------------------|-------|--------------|---------------|---------------|----------------------|
| Revenue (sales)                    |       |              |               |               |                      |
| Boutique Item                      |       | 40000        | 480000        | 504000        | 529200               |
| Total Sales (A)                    |       | 40000        | 480000        | 504000        | 529200               |
| Less. Variable Expense             |       |              |               |               |                      |
| Boutique Item                      |       | 28000        | 336000        | 352800        | 370440               |
| Total variable Expense (B)         |       | 28000        | 336000        | 352800        | 370440               |
| Contribution Margin (CM) [C=(A-B)] |       | <b>12000</b> | <b>144000</b> | <b>151200</b> | <b>158760</b>        |
| Less. Fixed Expense                |       |              |               |               |                      |
| Rent                               |       | 0            |               |               |                      |
| Electric Bill                      |       | 800          | 4800          | 5040          | 5292                 |
| Transportation                     |       | 300          | 24000         | 25200         | 26460                |
| Salary (self)                      |       | 4000         | 60000         | 63000         | 66150                |
| Salary(staff)                      |       | 0            | 0             | 0             | 0                    |
| Guard                              |       |              | 2400          | 2520          | 2646                 |
| Generator                          |       |              | 0             | 0             | 0                    |
| Entertainment                      |       | 300          | 6000          | 6300          | 6615                 |
| Mobile                             |       | 500          | 6000          | 6300          | 6615                 |
| Total fixed Expenses               |       | 5900         | 94800         | 99540         | 104517               |
| Net Profit (E) [C-D]               |       | 6100         | 73200         | 76860         | 80703                |
| Investment Payback                 |       |              | 20000         | 20000         | 20000                |



| Sl # | Particulars                                       | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|------|---|--------------|--------------|--------------|
| 1    | Cash Inflow                                       |              |              |              |
| 1.1  | Investment Infusion by Investor                   | 50000        |              |              |
| 1.2  | Net Profit  | 73200        | 76860        | 80703        |
| 1.3  | Depreciation (Non cash item)                      |              |              |              |
| 1.4  | Opening Balance of Cash Surplus                   |              | 53200        | 110060       |
|      | Total Cash Inflow                                 | 123200       | 130060       | 190763       |
| 2    | Cash Outflow                                      |              |              |              |
| 2.1  | Purchase of Product                               | 50000        |              |              |
| 2.2  | Payment of GB Loan                                |              |              |              |
| 2.3  | Investment Pay Back (Including Ownership Tr. Fee) | 20000        | 20000        | 20000        |
|      | Total Cash Outflow                                | 70000        | 20000        | 20000        |
| 3    | Net Cash Surplus                                  | 53200        | 110060       | 170763       |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











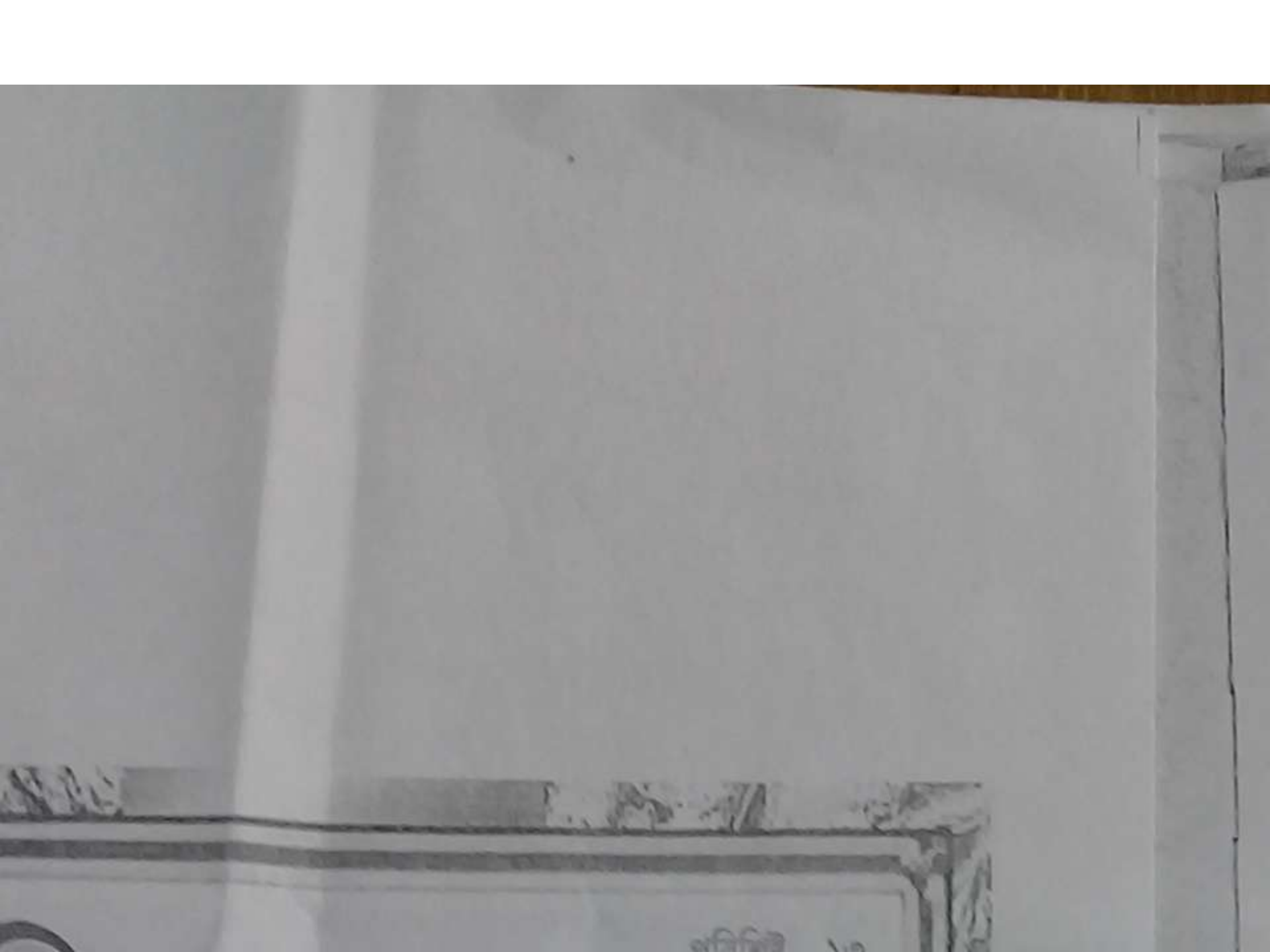












# FAMILY PICTURE

