

Proposed NU Business Name: **Roni Fashion**



Project identification and prepared Asadul Haque, Kapashia

Project verified by: Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Roni Chandra Dash
Age	:	12-07-1984 (32 Years)
Education, till to date	:	Class: 8
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers, 1 Sister
Address	:	Vill: Nakasina P.O Kapashia 1730:, P.S: Kapashia, Dist: Gajipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Anjona Rani Das
(iii) Father's name	:	Adhir Chandra Das
(iv) GB member's info	:	Branch :Nakachini ,Kapashia, Centre # 20/(Female), Member ID: 10115, Group No: 11 Member since:20/04/1999(18years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 19500
(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	:	6 years experience in running business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916271163
Mother's Contact No.	:	01961345131
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Kapashia,Unit,Gajipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

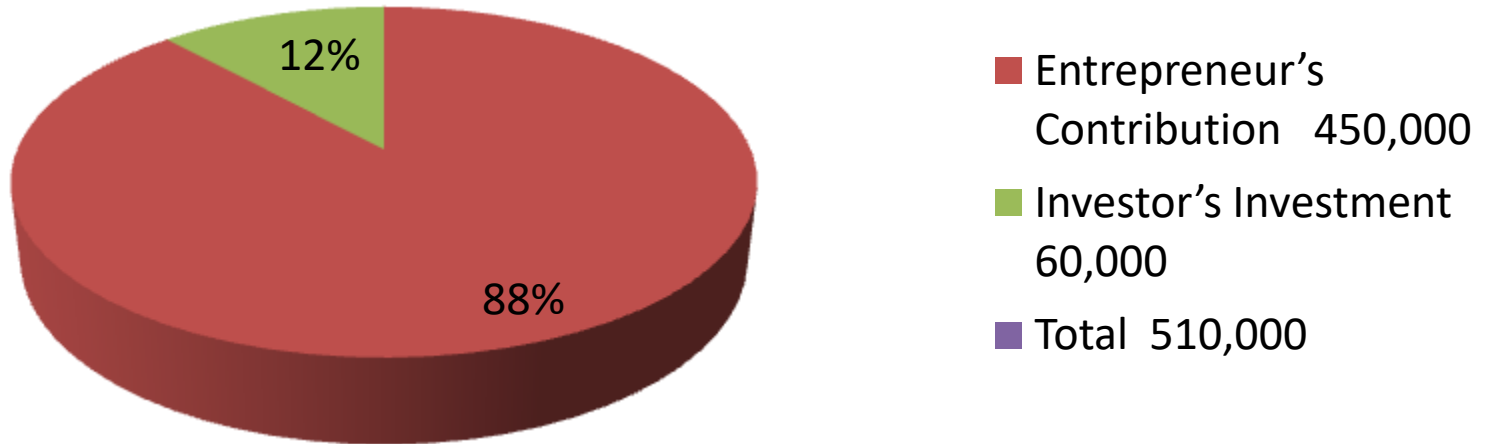
Anjana Rani Das joined Grameen Bank since 18 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: Roni Fashion
Location	:	Sen Plaza,KapashiaBazar
Total Investment in BDT	:	BDT 510,000/-
Financing	:	Self BDT 450,000/-(from existing business) 31% Required Investment BDT 60,000/-(as equity) 69%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cloth Items.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Rented▪Collects goods from Kapashia.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Items	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less. Variable Expense			
Cloth Items	2000	45000	540000
Total variable Expense (B)	2000	45000	540000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less. Fixed Expense			
Rent		2500	30000
Electric Bill		500	6000
Transportation		800	9600
Salary (self)		4000	48000
Salary (staff)			0
Guard		100	1200
Entertainment		300	3600
Generator		100	1200
Mobile		200	2400
Total fixed Cost (D)		8500	102000
Net Profit (E) [C-D]		6500	78000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Jins Pant	80	800	64000	40	800	32000	96000
T shirt	300	400	120000	50	400	20000	140000
Jangia	100	80	8000	20	500	20000	28000
Panjabi	20	500	10000	20	400	10000	20000
Shirt	20	400	8000	10	450	8000	16000
Sando ganji	36	80	2880	15	80	4500	8300
Gavaiding Pant	60	450	27000	10	250	2000	29000
3quarter	10	250	2500			2500	5000
Others			7620			1000	8620
Security			200000				200000
Total			450000			60000	510000



Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Cosmetics Item	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense					
Cosmetics Item	2800	84000	1008000	1058400	1111320
Total variable Expense (B)	2800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less. Fixed Expense					
Rent		2500			
Electric Bill		1000	12000	12600	13230
Transportation		1200	14400	15120	15876
Salary (self)		4000	48000	50400	52920
Salary(staff)			0	0	0
Guard		300	3600	3780	3969
Generator		300	3600	3780	3969
Entertainment		600	7200	7560	7938
Mobile		500	6000	6300	6615
Total fixed Expenses		10400	124800	131040	137592
Net Profit (E) [C-D]		10600	127200	133560	140238
Investment Payback			24000	24000	24000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60000		
1.2	Net Profit	127200	133560	140238
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103200	212760
	Total Cash Inflow	187200	236760	352998
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
3	Total Cash Outflow	84000	28000	28000
	Net Surplus	103200	212760	328998

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 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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FAMILY PICTURE

