

Proposed NU Business Name: **Al Rashed Fassion**



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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Rashedul Islam
Age	:	07-05-1984(33 Years)
Education, till to date	:	HSC
Marital status	:	married
Children	:	1Son 1Doughter
No. of siblings:	:	1Brother, 2 Sisters.
Address	:	Vill: Shontosh ,P.s.Tangail sadar, P.S: Tangail Sadar, 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	:	Most .Piara
(iii) Father's name	:	Md. Abdur Rahim
(iv) GB member's info	:	Branch:Rakhit Belta, Tangail , Centre #75 (Female), Member ID:8416 , Group No:11 Member since:03/04/2003 (14Years) First loan: BDT 4000 /-
Further Information:		Existing loan :50000 Outstanding loan: 12600
(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	:	6years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01748637162
Family's Contact No.	:	01778509686
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadarUnit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Piara Begum joined Grameen Bank 14years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	Al Rashed Fassion
Location	:	No 3, Hira Supar Market, Tangail
Total Investment in BDT	:	BDT 265,000/-
Financing	:	Self BDT 195,000/- (from existing business) 74 % Required Investment BDT 70,000/- (as equity) 26 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 07 ft= 70square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt,Pant,T Shirt, Cloth ,Babby setetc.▪Average 12% 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

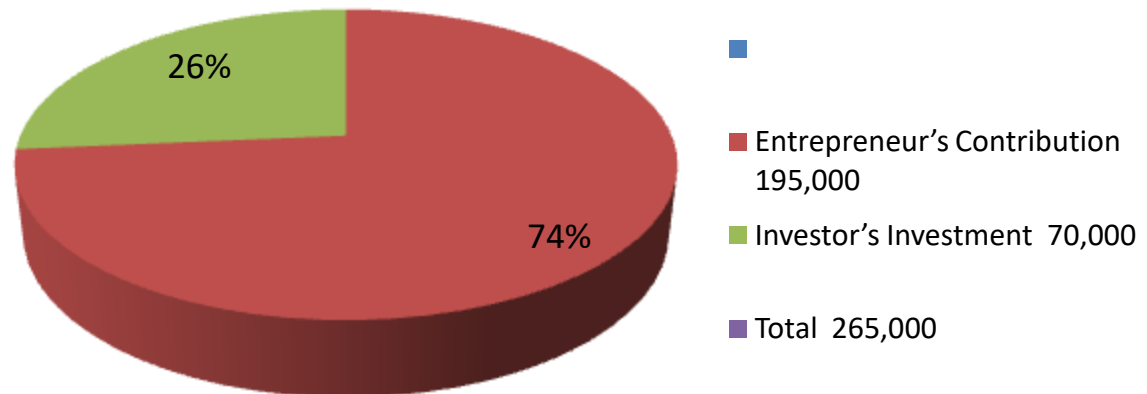
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt,Pant,T Shirt, Cloth ,Babby set	5,700	171,000	2,052,000
	0	0	0
Total Sales (A)	5,700	171,000	2,052,000
Less. Variable Expense			
Shirt,Pant,T Shirt, Cloth ,Babby set etc	5,016	150,480	1,805,760
Total variable Expense (B)	5,016	150,480	1,805,760
Contribution Margin (CM) [C=(A-B)]	684	20,520	246,240
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Guird		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		13,300	159,600
Net Profit (E) [C-D]		7,220	86,640

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
pant	90,000	40,000	130,000
Shirt	40,000	20,000	60,000
TShirt	20,000	10,000	30,000
Cloth	0	0	0
BabySet	20,000	0	20,000
Etc	25,000	0	25,000
Security	250000		250000
Total	195000	70,000	265000

Source of Finance



Financial Projection (BDT)

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Shirt,Pant,T Shirt, Cloth ,Babby setetc	7,700	231,000	2,772,000	2,910,600	3,056,130
	0	0	0	0	0
Total Sales (A)	7,700	231,000	2,772,000	2,910,600	3,056,130
Less. Variable Expense					
Shirt,Pant,T Shirt, Cloth ,Babby setetc	6,776	203,280	2,439,360	2,561,328	2,689,394
Total variable Expense (B)	6,776	203,280	2,439,360	2,561,328	2,689,394
Contribution Margin (CM) [C=(A-B)	924	27,720	332,640	349,272	366,736
Less. Fixed Expense					
Rent		5,000	60,000	24,000	24,000
Electricity Bill		600	7,200	3,600	3,600
Transportation		2,500	30,000	30000	30000
Mobile Bill		300	3,600	3,600	3,600
Entertainment		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Guard		200	200	200	200
Total Fixed Cost		13,900	164,600	104,600	104,600
Net Profit (E) [C-D]		13,820	168,040	244,672	262,136
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	168,040	244,672	262,136
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		140,040	356,712
	Total Cash Inflow	238,040	384,712	618,848
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	140,040	356,712	590,848

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : 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

