

Proposed NU Business Name: **RIMON FASHION & COSMETICS**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	TANJILA AKTER RUNA
Age	:	20-09-1994 (23Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	001 Son
No. of siblings:	:	01 Brothers 03 Sisters
Address	:	Vill:Gobindopur ,P.O:ujampur ,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	:	LATE AKLIMA BEGUM
(iii) Father's name	:	MD TAHAJODDIN
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 40 (Female), Member ID: 5365 , Group No: 07 Member since: 10-08-1991 (20Years) First loan: BDT = 5,000 /- Outstanding loan:= 0/-
Further Information:		
(v) Who pays GB loan installment	:	None
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01928-417614
Family's Contact No.	:	01929-738763
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Late Aklima joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIMON FASHION & COSMETICS
Location	:	Gobindopur,Ujampur ,Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 410,000/-
Financing	:	Self BDT 260,000/- (from existing business) 63% Required Investment BDT 150,000/- (as equity) 37 %
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; cloth & cosmetics etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is owner . ▪Collects goods from Islampur. ▪Agreed grace period is 3 months.

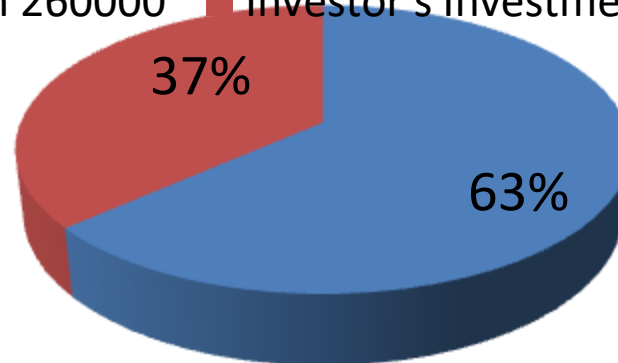
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth & Cosmetics	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Cloth & Cosmetics	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Electricity Bill		1200	14,400
Transportation		3,000	36,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (self)		7,000	84,000
Total fixed Cost (D)		12,200	146,400
Net Profit (E) [C-D]		8,800	105,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Shari	40	600	24000	Shari	20	600	12000	36,000
Lungi	10	400	4000	Lungi	10	400	4000	8,000
Three pice	80	700	56000	Three pice	40	700	28000	84,000
Baby Set	120	300	36000	Baby Set	80	300	24000	60,000
Shirt	60	500	30000	Shirt	50	500	25000	55,000
Pant	70	600	42000	Pant	50	600	30000	72,000
T-Shirt	100	300	30000	T-Shirt	50	300	15000	45,000
Orna	20	100	2000	Orna	20	100	2000	4,000
Cosmetics	100	110	11000	Cosmetics	80	110	8800	19,800
Advance			0				0	0
Others			25000	Others			1,200	26,200
Total			260,000				150,000	410,000

Source of Finance

■ Entrepreneur's contibution 260000 ■ Investor's Investment 150000 ■ Total 410000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cloth & Cosmetics	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Cloth & Cosmetics	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Electricity Bill		1260	15,120	15,876	16,670
Transportation		3,300	39,600	41,580	43,659
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		12,660	151,920	155,316	158,882
Net Profit (E) [C-D]		14,340	172,080	184,884	198,328
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	172,080	184,884	198,328
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		112,080	236,964
	Total Cash Inflow	322,080	296,964	435,292
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	112,080	236,964	375,292

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business : 05 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



রিমান ফ্যাশন



এখানে পুরুষ ও মহিলাদের শাড়ী, লুঙ্গি, শার্ট, প্যান্ট, খ্রি-পিচ, গেঞ্জী ইত্যাদি সুলভ মূল্যে বিক্রয় করা হয়।

চামুরখান (পশ্চিম পাড়া) উত্তরখান, ঢাকা- ১২৩০, মোবাঃ ০১৯২৯-৭৩৮















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র


 নাম: মিসেস. তাসনুভা আক্তার নোম
 Name: Miss. Tasnuva Akter Noma
 পিতা: এম. এম. হোসেন খান
 Date of Birth: 28 Sep 1984
 ID NO: 2619676144883

এই জাতীয় পরিচয়পত্রটি কেবলমাত্র বাংলাদেশ সরকারের দ্বারা প্রদত্ত এবং এটি বাংলাদেশের জাতীয় পরিচয়পত্র হিসেবে ব্যবহার করা হবে।
 This National ID Card is issued only by the Government of Bangladesh and shall be used as a National ID Card of Bangladesh.

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 Government of Bangladesh




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 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র


 নাম: মদন হোসেন
 Name: Md. Faruk Hossain
 পিতা: এম. এ. হোসেন
 Date of Birth: 12 May 1987
 ID NO: 2619676138071

এই জাতীয় পরিচয়পত্রটি কেবলমাত্র বাংলাদেশ সরকারের দ্বারা প্রদত্ত এবং এটি বাংলাদেশের জাতীয় পরিচয়পত্র হিসেবে ব্যবহার করা হবে।
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 Government of Bangladesh

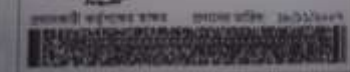



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 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র


 নাম: এম. এম. কলগটকার
 Name: Md. Colgatekar
 পিতা: এম. এ. হোসেন
 Date of Birth: 19 Oct 1985
 ID NO: 2619676144800

এই জাতীয় পরিচয়পত্রটি কেবলমাত্র বাংলাদেশ সরকারের দ্বারা প্রদত্ত এবং এটি বাংলাদেশের জাতীয় পরিচয়পত্র হিসেবে ব্যবহার করা হবে।
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 Government of Bangladesh





শ্রীমতী ব্যাংক

সহজ কণের পাশ বই

সহজ কণের পাশ বই

নাম: সীমালতা
ফোন: ৯৬৬৫
জন্ম: ৭
বিত্ত: ৪৪১৫
কেন্দ্র: ৪১ নং ফোন
বই ইস্যুর তারিখ: ৩১/০১/১৬
শাখা/স্বাক্ষর/স্বাক্ষর

FAMILY PICTURE

