

Proposed NU Business Name: **R.A. FASHION HOUSE**



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Shakhipur Unit
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	ALAMGIR KABIR
Age	:	01-01-1987 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers
Address	:	Vill:Nolkhi P.O: Biswas Bathuli-1910 P.S: Delduar, Dist.Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	ROKEYA BEGUM
(iii) Father's name	:	NOWAB ALI MIYA
(iv) GB member's info	:	Branch: Jadavpur, Centre # 42(Male), Member ID: 3285/1, Group No: 01 Member since 20/10/2009 to 2017 (8Years) First loan: BDT 10,000/- Existing loan :BDT 20,000/- Outstanding loan: BDT 12,080/-
Further Information:		
(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.)	:	Yes
Business Experiences & Skill Own Business and Training Info	:	0 years of business experience. 0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778-548541
Family's Contact No.	:	01762-252287
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NOWAB ALI MIYA joined Grameen Bank for 8 years. At first he took BDT 10,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

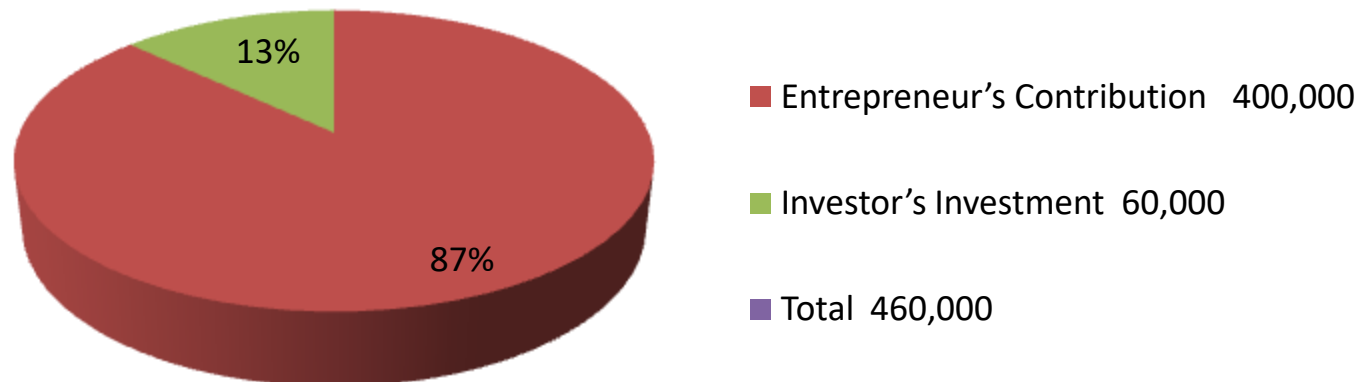
Proposed Nobin Udyokta Business Info

Business Name	:	R.A. FASHION HOUSE
Location	:	Dewdighi Bazar
Total Investment in BDT	:	BDT 460,000/-
Financing	:	Self BDT 400,000/- (from existing business) 87% Required Investment BDT 60,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 12 ft= 288 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in Cloth Products & Cloth Pieces▪Average 25% gain on sales.▪The business is operated by entrepreneur.▪The shop is own.▪Collects cloths from Korotia, Islampur.▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cloth Items	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Cloth	1875	56250	675000
Total Variable Expense	1875	56250	675000
Contributon Margin (CM) [C=(A-B)]	625	18750	225000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		12000	144000
Net Profit (E)= [C-D]		6750	81000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shirt Piece			40,000			0	40,000
Borkha			20,000			0	20,000
Three Piece			70,000			0	70,000
Lungi			50,000			0	50,000
Than Cloth			80,000			30,000	110,000
Chapa Cloth			100,000			30,000	130,000
Towel			20,000			0	20,000
Genji			20,000			0	20,000
			400,000			60,000	460000

Source Of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cloth Items	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Cloth	2250	67500	810000	850500	893025
Total Variable Expense	2250	67500	810000	850500	893025
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12000	144000	145000	146030
Net Profit (E)= [C-D]		10500	126000	132300	138915
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	126,000	132,300	138,915
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,000	210,300
	Total Cash Inflow	186,000	234,300	349,215
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	102,000	210,300	325,215

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill ;
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





