

Proposed NU Business Name: RANI FASHION HOUSE AND GARMENTS



Project identification and prepared by: Md . Mizanur Rahman,
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIF HOSSAIN
Age	:	27-06-1994 (23 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister
Address	:	Vill:Pachbaria, P.O: Pollimongol, P.S: Bogra shadar Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RANIMA
(iii) Father's name	:	LATE REZAUL KARIM
(iv) GB member's info	:	Branch:Shakharia.Bogra, Centre # 15 (Female), Member ID: 1231, Group No: 06 Member since: 09-11-1998 (19Years) First loan: BDT 5000 /- Outstanding loan: Nil
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.)	:	Nil
Business Experiences and Training Info	:	05 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.	:	01706-995543
Family's Contact No.	:	01761-710676
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RANIMA joined Grameen Bank since 19 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RANI FASHION HOUSE AND GARMENTS
Location	:	Vill:Pachbaria, P.O: Pollimongol, P.S: Bogra shadar Dist: Bogra
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 8 ft= 96 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sale Shirts, Pants and other Clothes etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 02 labors.▪After getting equity fund 02 labors will be appointed.▪Agreed grace period is 3 months.

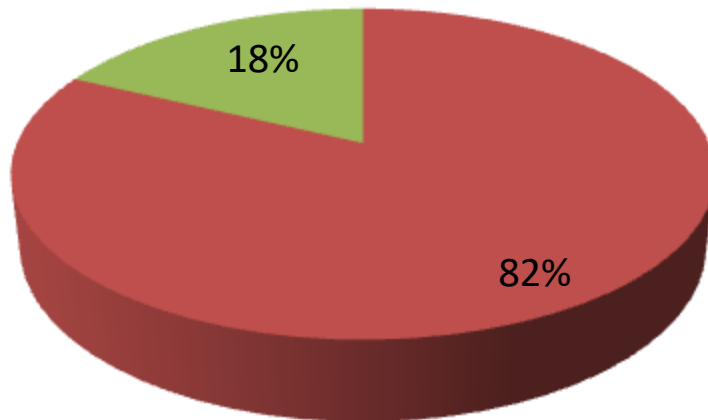
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Lungi,shirt,t-shirt,jeans pant, jacket,shari	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Milk Product Cost.	3200	96,000	1,152,000
Total variable Expense (B)	3200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		200	2,400
Transportation		1,000	0
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		500	6,000
Guard		100	1,200
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		8,100	85,200
Net Profit (E) [C-D]		15,900	202,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cloth	50	1,000	50,000	25	1,000	25,000	75,000
Lungi	50	400	20,000	25	400	10,000	30,000
Piece Cloth	10	2000	20,000	5	2000	10,000	30,000
Borka	20	1000	20,000	0	0	0	20,000
Soweter	20	500	10,000	0	0	0	10,000
Pant	50	500	25,000	0	0	0	25,000
others	1	15000	15,000	1	5000	5,000	20,000
Security	1	70000	70,000	0	0	0	70,000
Total	0	0	230,000	0	0	50,000	280,000

Source of Finance



- Entrepreneur's Contribution
230,000
- Investor's Investment 50,000
- Total 280,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Milk sales	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Milk Product cost.	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
House rant		1,000	12,000	12,000	12,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Generator		-	0	0	-
Mobile Bill		400	4,800	4,800	4,800
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		8,200	98,400	98,400	98,400
Net Profit (E) [C-D]		27,800	333,600	355,200	377,880
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	333,600	355,200	377,880
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		313,600	648,800
	Total Cash Inflow	383,600	668,800	1,026,680
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	313,600	648,800	1,006,680

SWOT ANALYSIS

STRENGTH

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













FAMILY PICTURE

