

## Proposed NU Business Name: **RUPU FASHION CORNER**



Project identification and prepared by: Md. Answar  
Ali, Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>DAIZY CHOWDHURY</b>
Age	:	26-05-1984 (34 Years)
Education, till to date	:	B.A Pass
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill: Uttora abasik, P.O : Modhupur, P.S: Modhupur, 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	:	<b>MAMATA RANI ARZYA (Mother in law)</b>
(iii) Father's name	:	<b>NATAI RONJON CHOWDHURY</b>
(iv) GB member's info	:	Branch: Modhupur, Centre # 48 (Male), Member ID: 7988, Group No: 03 Member since: 05-04-2012 (06Years) First loan: 5000 taka. Existing loan: 40,000 taka Outstanding loan: 34,720 taka.
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	03 year expericnce in own busimcss, 03 years experience in running business. He has training 06 months.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706-984431
Mother's Contact No.	:	01768-766578
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAMATA RANI ARZYA** joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

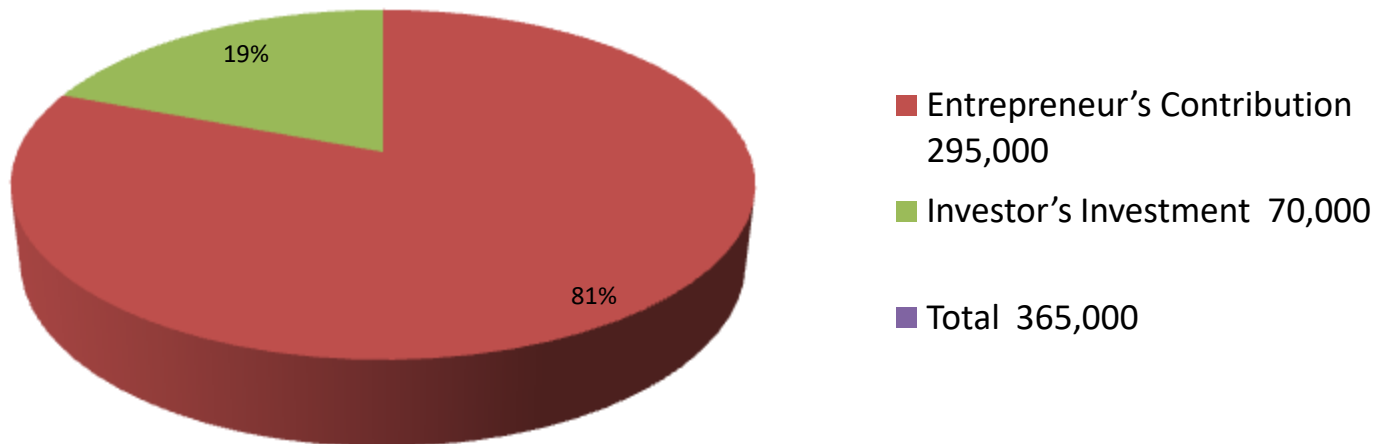
Business Name	:	<b>RUPU FASHION CORNER</b>
Location	:	Uttor abasik,Palli bidyut,Modhupur,Tangail.
Total Investment in BDT	:	BDT :365,000/-
Financing	:	Self BDT 295,000 (from existing business) 81% Required Investment BDT 70,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 18 ft= 540 square ft
Security of the shop	:	200,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; shampo,coconut,bodyspray,cream,soap,etc.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The business is Own.</li> <li>▪Collects goods from Modhupur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
shampo,soaf,body spray,cream,lotion,others	4500	135000	1620000
	0	0	0
<b>Total Sales(A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
shampo,soaf,body spray,cream,lotion,others	3600	108000	1296000
<b>Total Variable Expense</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<b>Less Fixed Expense</b>			
Rent		3500	42000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		300	3600
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>20200</b>	<b>242400</b>
<b>Net Profit (E)= [C-D]</b>		<b>6800</b>	<b>81600</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
shampo	24	300	7,200	50	300	15,000	22,200
coconut oil	45	150	6,750	100	150	15,000	21,750
soaf	90	30	2,700	100	40	4,000	6,700
air freshnar	12	180	2,160	100	180	18,000	20,160
body spray	35	170	5,950	100	170	17,000	22,950
cream	70	55	3,850			0	3,850
juyalari iteam har	15	2,000	30,000			0	30,000
lotion	26	60	1,560			0	1,560
others			34,830			1,000	35,830
security			200,000			0	200,000
<b>Total</b>	<b>317</b>	<b>2945</b>	<b>295,000</b>	<b>450</b>	<b>840</b>	<b>70,000</b>	<b>365,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
shampo,soaf,body spray,cream,lotion,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
shampo,soaf,body spray,cream,lotion,others	4000	120000	1440000	1512000	1587600
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		3500	42000	42000	42000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>20200</b>	<b>238800</b>	<b>239380</b>	<b>239969</b>
<b>Net Profit (E)= [C-D]</b>		<b>9800</b>	<b>117600</b>	<b>123480</b>	<b>129654</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	117,600	123480	129654
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89600	185080
	<b>Total Cash Inflow</b>	<b>187,600</b>	<b>213,080</b>	<b>314,734</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>89,600</b>	<b>185,080</b>	<b>286,734</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Uttor abasik palli  
bidyut,modhupur,tangail.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# RUPU FASHION CORNER

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# RUPU BEAUTY PARLOUR

# RUPU Beauty Parlour







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Call: 01706-884431

# RUPU BEAUTY PARLOUR

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## RUPU BEAUTY PARLOUR

## RUPU Beauty Parlour







# FAMILY PICTURE

