

Proposed NU Business: **RONG RONGIN BORKA FASHION**



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Dakshinkhan Unit, Dhaka

Project verified by: Md. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHUJAN MAHAMUD
Age	:	Nil
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers 4 Sisters
Address	:	Vill:Shonar Kholo,P.O: Dakshinkhan,P.S: Dakshinkhan,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	:	NUR TAZ
(iii) Father's name	:	MD.RAMIZ UDDIN
(iv) GB member's info	:	Branch: Daksinkhan, Centre # 44(Female), Member ID: 3255/1,Group No: 05 Member since: 21-11-2005(11Years) First loan: 10,000 taka.
Further Information:		Existing Loan:2,58,000 taka Outstanding loan: 72,000
(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	:	Three years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01833000461
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Dakksinkhan Unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNA AKTAR joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilized loan in House development and Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RONG RONGIN BORKA FASHION
Location	:	Alauddin Tower, Uttara, Dhaka.
Total Investment in BDT	:	BDT 4,58,000
Financing	:	Self BDT 2,58,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
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	:	BDT 3,00,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in Female items like, Veil, Scarf, Inner Cap, Hand socks, Short Veil etc ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing one employee. ▪After getting equity fund one employee will be appointed. ▪ The shop is rented. ▪Collects goods from New Market . ▪Agreed grace period is 4 months.

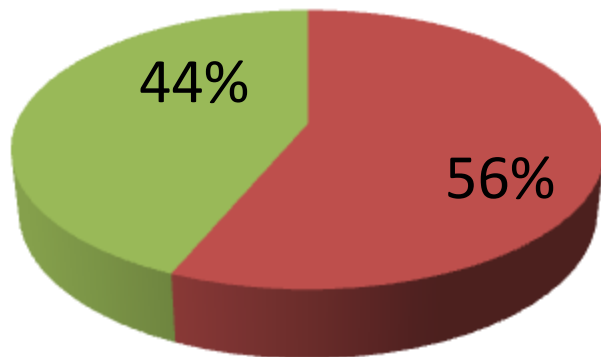
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Veil & Others	7,000	210,000	2,520,000
Total Sales (A)	7,000	210,000	2,520,000
Less. Variable Expense			
Veil & Others	5,600	168,000	2,016,000
Total variable Expense (B)	5,600	168,000	2,016,000
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000
Less. Fixed Expense			
Rent		14,000	168,000
Electricity bill		2,000	24,000
Mobile Bill		300	3,600
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Entertainment		300	3,600
Service charge		4,000	48,000
Total fixed Cost (D)		33,100	397,200
Net Profit (E) [C-D]		8,900	106,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Veil (200 x 1000)	2,00,000	-	2,00,000
Inner cap (50 x 200)	10,000	25,000	35,000
Hijab (40 x 200)	8,000	25,000	33,000
Inner Cap (50 x 50)	2,500	2,500	5,000
Hand socks (12 x 50)	500	7,500	8,000
Short veil (20 x 500)	10,000	30,000	40,000
Scarf (50 x 200)	10,000	10,000	20,000
Veil cloth	-	1,00,000	1,00,000
Rack (1), Showcase (2)	17,000	-	17,000
Total	2,58,000	2,00,000	4,58,000

Source of Finance



- Entrepreneur's Contribution 258,000
- Investor's Investment 200,000
- Total 458,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Veil & Others	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Veil & Others	8,000	240,000	2,880,000	3,024,000	3,175,200
Total variable Expense (B)	8,000	240,000	2,880,000	3,024,000	3,175,200
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000	756,000	793,800
Less. Fixed Expense					
Rent		14,000	168,000	168,000	168,000
Electricity bill		2,000	24,000	25,000	26,000
Mobile Bill		400	4,800	5,500	6,000
Transportation		2,500	30,000	32,000	34,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		12,000	144,000	144,000	144,000
Entertainment		400	4,800	5,500	6,000
Service charge		4,000	48,000	48,000	48,000
Non Cash Item					
Depreciation		142	1,700	1,700	1,700
Total Fixed Cost		40,442	485,300	489,700	493,700
Net Profit (E) [C-D]		19,558	234,700	266,300	300,100
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	234,700	266,300	300,100
1.3	Depreciation (Non cash item)	1,700	1,700	1,700
1.4	Opening Balance of Cash Surplus		156,400	344,400
	Total Cash Inflow	436,400	424,400	646,200
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	156,400	344,400	566,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 03 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







Rang Rengin Fashion

Shop # 304,
Level # 3, P
Uttara Mode
Cell: C









Milly Designer

Uttara Model Town, Dhaka 1215
Cell: 01833-000461







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FAMILY PICTURE

