

*Proposed NU Business Name : **Roman Fashion House***
*Business Category: **Clothing & Apparels***



*Business Proposal Prepared by : **Md Abdul Jalil, Asst. Officer, Bhulta unit, Narayanganj.***
*Business Proposal Verified by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Roman Vill: Kanchan, Union: Kanchan, Post: Kanchan, Upazila: Rupganj, District: Narayanganj.
Age	:	33 Years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers and 02 (Two) sisters
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. Shaleha begum
(iii) Father's name	:	Late. Humayan
(iv) GB member's info	:	<i>Branch: Kanchan, bhulta, Centre # 79/mo</i> <i>Loan no.: 6150, Member from April 10, 1985 to 2005</i> First loan: Tk. 500 Existing loan: Nil, Last loan: Tk. 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	<p>05 (Five) years experience is running his own business. He started the business only with Tk. 120,000 (One lac twenty thousand).</p> <p>He has 05 (Five) years working experiences in his own business (telecom business shop).</p> <p>He has 01 (One) years working experiences as an assistant in his uncle's shop.</p> <p>From his existing business income, he purchased 04 (Four) decimal land.</p>
Other Own/Family Sources of Income	:	His brothers in come from servicing (dentist).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01715254702.
NU's National ID No.	:	6726806637547.
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Late. Shaleha begum was a GB member from April 10, 1985 to 2005 at first she took GB loan BDT 500 (Five hundred).
- Gradually she took GB loan several times and utilized it for cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Roman Fashion House</i>
Address/ Location	:	Kanchan bazar, Rupganj, Narayanganj
Total Investment in BDT	:	Tk. 510,000
Financing	:	Self Tk. 410,000 (from existing business) Required Investment Tk.100,000 (as equity)
Present salary/drawings from business	:	Taka 9,000 (Nine thousand)
Proposed Salary (estimates)	:	Taka 11,000 (Eleven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	3,400	95,200	1,142,400
Less: Cost of sales of products (B)	2,720	76,160	913,920
Gross Profit (C) [C=(A-B)]	680	19,040	228,480
<i>Less: Operating Cost:</i>			
Electricity bill		400	4,800
Shop Rent		500	6,000
Night Guard bill		150	1,800
Mobile bill		300	3,600
Conveyance		700	8,400
Provision of bad Debt		13	154
Present Salary family		9,000	108,000
Present Salary(Assistant- 01)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<i>Non Cash Item:</i>			
Depreciation Expenses		103	1,240
<i>Total Operating Cost (D)</i>		13,666	163,994
Net Profit (C-D):		5,374	64,486

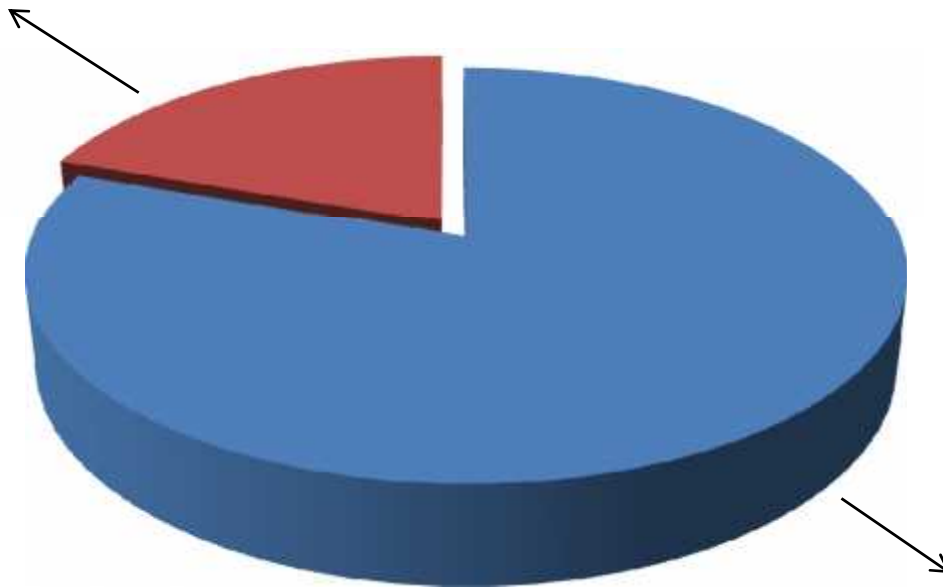
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (three piece, gauze cloth, one piece, bed sheet and garments item etc)	Investment in products (three piece, gauze cloth, one piece, bed sheet and garments item etc)	160,000	100,000	260,000
Investment in Equipments & Tools (bulb and fan etc.)		2,600		2,600
Cash in hand		23,500		23,500
Debtors (Since May, 2016 to at present)		15,400		15,400
Advance for Shop		200,000		200,000
Decoration (fixture and fittings)		8,500		8,500
Total Capital		410,000	100,000	510,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 410,000
- GTT's Investment BDT 100,000
- Total Capital BDT 510,000

GTT's Investment
20%



Entrepreneur's
Contribution 80%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products (A)	5,100	142,800	1,713,600	5,865	164,220	1,970,640	6,334	177,358	2,128,291
Less: Cost of sales of products (B)	4,080	114,240	1,370,880	4,692	131,376	1,576,512	5,067	141,886	1,702,633
Gross Profit (C) [C=(A-B)]	1,020	28,560	342,720	1,173	32,844	394,128	1,267	35,472	425,658
Less: Operating Cost:									
Electricity bill		600	7,200		650	7,800		650	7,800
Shop Rent		500	6,000		500	6,000		500	6,000
Night Guard bill		200	2,400		250	3,000		250	3,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		1,200	14,400		1,700	20,400		2,200	26,400
Provision of bad Debt		13	154		13	154		13	154
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary family		11,000	132,000		12,000	144,000		13,000	156,000
Present Salary(Assistant-01)		3,000	36,000		4,000	48,000		4,500	54,000
Bank Charge (DD, PO, SC)		55	660		55	660		55	660
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
Non Cash Item:									
Depreciation Expenses		103	1,240		103	1,240		103	1,240
Total Operating Cost (D)	-	18,938	223,254	-	21,738	260,854	-	23,938	287,254
Net Profit (C-D):	-	9,622	119,466	-	11,106	133,274	-	11,534	138,404
Retained Income			119,466			252,740			391,144

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	123,466	141,274	146,404
1.3	Depreciation Expenses	1,240	1,240	1,240
1.4	Opening Balance of Cash Surplus	-	100,706	195,220
	Total Cash Inflow	224,706	243,220	342,864
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	100,706	195,220	294,864

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 01<input type="checkbox"/> Future employment: 0<input type="checkbox"/> Trade license of business in his own name<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled & working experience : 11 Years.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods according to demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Increase of demand<input type="checkbox"/> The capital of Entrepreneur will be Tk. 801,144 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Competition.

Presented at 268th as Yunus Centre and 74th In-house Executive
Social Business Design Lab
(GTT) on June 01, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







কাঞ্চন পৌরসভা ট্রেড/এক্সেশন লাইসেন্স

লাইসেন্স নং : ১০০২১
 লাইসেন্স আইডি : ০০১-০০১-০০০০০১
 জাতক নং : ০০০
 পাসপোর্ট সাইজ/সেফট : কাঞ্চন
 লাইসেন্স ইস্যুণ্ডি আইডি : ১১-০০১-০০০১০
 লাইসেন্সের কার্যকাল : ২০১৬
 লাইসেন্সের বার্ষিক : ১১-০১-২০১৫ ইং



পৌরসভা আইন-২০০৯ এর ১০২-১০৮ ধারার ওয়ে তফসিল এর ৯, ১০, ১১ ও ২২ আইনের অনুসারে (ট্রেড, এক্সেশন, কলিং ও বিজ্ঞাপন) ব্যবসায়/সেবার অনুমোদন পর নিচে বর্ণিত স্থান/প্রতিষ্ঠানের অনুকূলে সেক্ষেত্র আইন। বাহ্যিক মেয়াদ ২০১৬ইং সনের ০১ জুন পর্যন্ত কার্যকর থাকিলে।

- ১। ব্যবসা প্রতিষ্ঠানের নাম : রোমান ফ্যাশন হাউজ
- ২। ব্যবসার ধরন : কাপড় বিক্রয়
- ৩। অফিসের নাম : রোমান
- ৪। সিক্রেটারীর নাম : মুত হুমায়ন
- ৫। হাজার নাম : মুত হালেহা বেগম
- ৬। হাজার প্রতিষ্ঠানের ঠিকানা : চোখিং নথ ; মোকাম নথ ; কাঞ্চন, জগদল, নারায়ণল
- ৭। অফিসের ঠিকানা (বর্তমান) : কাঞ্চন, কাঞ্চন, জগদল, নারায়ণল
- ৮। অফিসের ঠিকানা (পুরাতন) : কাঞ্চন, কাঞ্চন, জগদল, নারায়ণল
- ৯। ব্যবসার আইডি নং : ৬৭২৬৮০৬৬০৭৫৪৭
- ১০। মোবাইল/ফোন নং : ০১৭১৫২৫৪৭০২

১১। আর্থিক বিবরণ

ব্যয়ের বিবরণ	টাকা
ট্রেড লাইসেন্স/সেবার কি	৫০০
লাইসেন্সের কর	০
বিভিন্ন	২২০
অন্যান্য	০
সারচার্জ	০
মোট:	৭২০


লাইসেন্সধারীর নিকট হইতে সকল পাওনা টাকা মেটী ৭২০ টাকা আদায় করা হইল।

ଏହି ସର୍ବ ସ୍ୱାକ୍ଷର କରା ଯାଉଥିବେ ଏହା ହୋଇଛି:
ହୁମାୟୁନ ଚେରାୟ ଖାଲୀ - ଗୋ: ହୁମାୟୁନ ଡିମି
ସ୍ୱାକ୍ଷର କରାଯାଇ ଏଠାରେ ଡିମି ଦିଲ୍ଲୀର ଚଳାଚଳିତ କରାଯାଇ
ତାହା ଡିମି ନଃ ୧୨/୨୫ କରାଯାଇ ନଃ ୩୦୦୦ ସ୍ୱାକ୍ଷର ୦୬
ଡିମି ଦିଲ୍ଲୀର ଡିମି ନଃ ୩୦୦୦ ଦିଲ୍ଲୀର ଡିମି ନଃ
୩୦୦୦ ଓ ଡିମି ଦିଲ୍ଲୀର ନଃ ୩୦୦୦: ସ୍ୱାକ୍ଷର
୩୦୦୦ ଡିମି ଦିଲ୍ଲୀର (୩୦୦୦ ଡିମି ଦିଲ୍ଲୀର
୩୦୦୦ ଡିମି ଦିଲ୍ଲୀର।

Jalil

ଫୋନ୍: ୯୮୭୬୫ ୪୩୨୧୦
୯୮୭୬୫ ୪୩୨୧୦
୯୮୭୬୫ ୪୩୨୧୦
୯୮୭୬୫ ୪୩୨୧୦

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NAME: [REDACTED]
RANK: [REDACTED]
DATE OF BIRTH: 08 MAR 1960
ID NO: 6726806637547

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[REDACTED]

[REDACTED]

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Thank You