

## Proposed NU Business Name: **RUPONTI BOUTIQUE HOUSE**



Project identification and prepared By Md. Lokman Hakim  
Godagari, Rajshahi

Project verified by: Abdul Mannan Talukder



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

Name	:	<b>MS FARHANA FLORA</b>
Age	:	03-02-1990 (27 years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Sister
Address	:	Vill: Horin Biska P.O Premtoli:, P.S:Godagari, Dist: Rajshahi
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>MS. NASIMA HOSSAIN</b>
(iii) Husband's name	:	<b>MD. KHAIRUL ISLAM</b>
(iv) GB member's info	:	Branch :Mati kata ,Goda Gari, Centre # 04/(Female), Member ID 6863/5, Group No: 09 Member since: 06-01-2014 (3 years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 4,905/-
(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	:	3 years experience in running business. She has training
Other Own/Family Sources of Income	:	Yes (Husband service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-990311
Mother's Contact No.	:	01774-778384
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

**MS.NASIMA HOSSAIN** joined Grameen Bank since 3 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

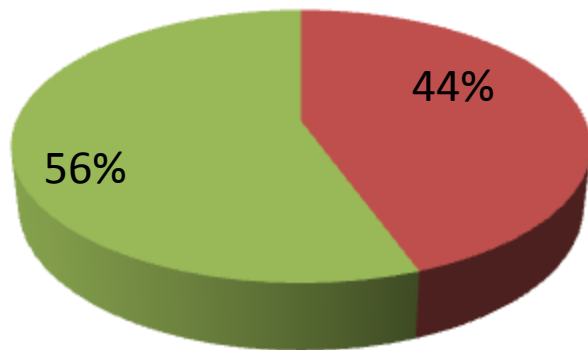
Business Name	:	<b>RUPONTI BOUTIQUE HOUSE</b>
Location	:	Pirizpur,Godagari,Rajshahi
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 56% Required Investment BDT 50,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 10ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Boutique Items.</li> <li>▪Production cost of each three piece including labor is BDT 1280 and selling price is BDT 1600.</li> <li>▪Production cost of each One piece including labor is BDT 600 and selling price is BDT 750.</li> <li>▪The business is operating by entrepreneur herself. Existing 10 artisans.</li> <li>▪Without them 150 plus rural women are also include her business for temporary service.</li> <li>▪The shop is owned.</li> <li>▪Collects goods from Chapai, Rajshahi</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Monthly	Yearly
Sales, Three piece (1600 x 20)	32,000	384,000
Sales, One piece (750 x 10)	7,500	90,000
Sales, Nakshi Katha (3500 x 2)	7,000	84,000
<b>Total Sales (A)</b>	<b>46,500</b>	<b>558,000</b>
<b>Less. Cost of sales</b>		
Production cost of three piece (1280 x 20)	25,600	307,200
Production cost of One piece (600 x 10)	6,000	72,000
Sales, Nakshi Katha (2930 x 2)	5,860	70,320
<b>Total Cost of sales (B)</b>	<b>37,460</b>	<b>449,520</b>
<b>Gross Profit [C=(A-B)]</b>	<b>9,040</b>	<b>108,480</b>
<b>Less. Operating Cost</b>		
Mobile Bill	200	2,400
Salary (self)	4,000	48,000
Electricity Bill	300	3,600
Transportation	200	2,400
Entertainment	100	1,200
<b>Total Operating Cost (D)</b>	<b>4,800</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>	<b>4,240</b>	<b>50,880</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Three piece	20	1280	25,600	50	550	27,500	53,100
One piece	8	600	4,800	50	250	12,500	17,300
Thread	1	5000	5,000	1	5000	5,000	10,000
Chumki	1	1000	1,000	1	2000	2,000	3,000
Doller	1	600	600	1	3000	3,000	3,600
Sewing Machine	1	3000	3,000	0	0	0	3,000
<b>Total</b>	<b>32</b>		<b>40,000</b>	<b>103</b>		<b>50,000</b>	<b>90,000</b>

## Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>(sales)</b>				
Sales, Three piece (1600 x 30)	48,000	576,000	604,800	635,040
Sales, One piece (750 x 20)	15,000	180,000	189,000	198,450
Sales, Nakshi Katha (3500 x 2)	7,000	84,000	88,200	92,610
<b>Total Sales (A)</b>	<b>70,000</b>	<b>840,000</b>	<b>882,000</b>	<b>926,100</b>
<b>Less. Cost of sales</b>				
Production cost of three piece (1280 x 20)	38,400	460,800	483,840	508,032
Production cost of One piece (600 x 20)	12,000	144,000	151,200	158,760
Sales, Nakshi Katha (2930 x 2)	5,860	70,320	73,836	77,528
<b>Total Cost of sales (B)</b>	<b>56,260</b>	<b>675,120</b>	<b>708,876</b>	<b>744,320</b>
<b>Gross Profit [C=(A-B)]</b>	<b>13,740</b>	<b>164,880</b>	<b>173,124</b>	<b>181,780</b>
<b>Less. Operating Cost</b>				
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	4,000	48,000	48,000	48,000
Electricity Bill	300	3,600	4,000	4,500
Transportation	300	3,600	4,500	5,500
Entertainment	100	1,200	1,500	1,800
<b>Non Cash Item</b>				
Depreciation	50	600	600	600
<b>Total Operating Cost (D)</b>	<b>5,050</b>	<b>60,600</b>	<b>62,600</b>	<b>64,900</b>
<b>Net Profit (E) [C-D]</b>	<b>8,690</b>	<b>104,280</b>	<b>110,524</b>	<b>116,880</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	104,280	110,524	116,880
1.3	Depreciation (Non cash item)	600	600	600
1.4	Opening Balance of Cash Surplus		84,880	176,004
	<b>Total Cash Inflow</b>	<b>154,880</b>	<b>196,004</b>	<b>293,484</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>84,880</b>	<b>176,004</b>	<b>273,484</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 10  
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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

