

Proposed NU Business Name: **RONI FASHION**



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Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	RONI KHAN
Age	:	20-01-1996 (21 Years)
Education, till to date	:	CLASS 9
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Shuvoki, P.O: Koijuri, P.S: Delduyar, 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	:	FIROJA BEGUM
(iii) Father's name	:	BABUL KHAN BAHADUR
(iv) GB member's info	:	Branch: Tangail ; Centre # 57(Female), Member ID: 2289 , Group No: 01 Member since: 7-3-2000 (17 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: BDT NIL
(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	:	1.5 years experience in running business. He has no Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-593667
Mother's Contact No.	:	01714-686844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROJA BEGUM joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RONI FASHION
Location	:	Digital Hira Super market
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 210,000/-(from existing business) 78% Required Investment BDT 60,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 7 ft= 70 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cloths item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪After getting equity fund 1 will be appointed▪Collects goods from Tangail.▪The shop is own.▪Agreed grace period is 3 months.

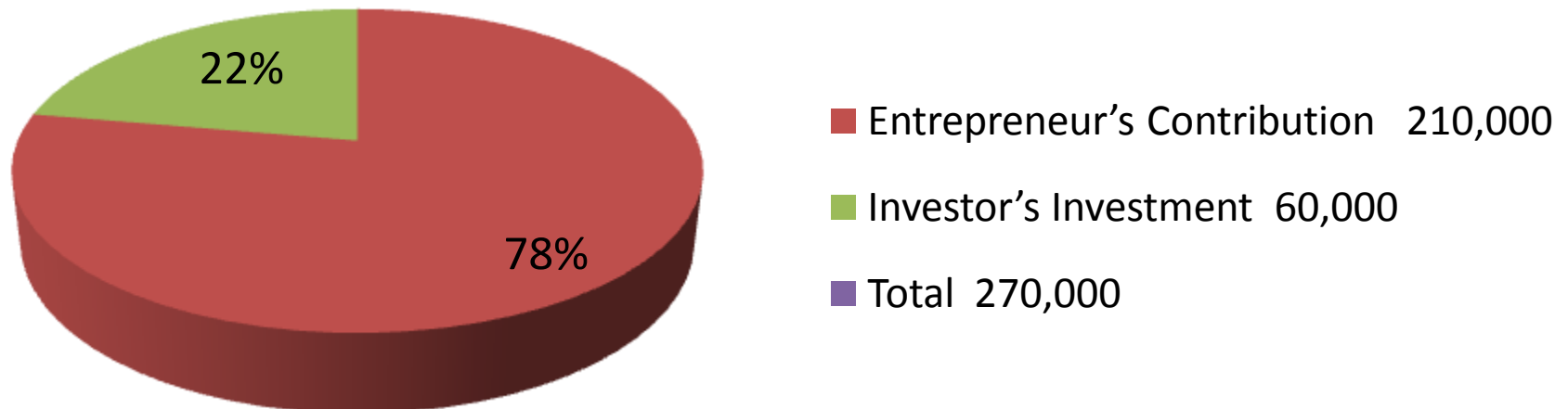
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
Cloth Item	3400	102000	1224000
Total Variable exp. (B)	3400	102000	1224000
Contribution Margin CM [C= (A-B)]	600	18000	216000
less fixed exp.			
Rent		4000	48000
Electricity bill		700	8400
Transportation		2500	30000
Salary (self)		5000	60000
Entertainment		400	4800
Guard		200	2400
Genaretor		250	3000
Mobile		300	3600
total fixed cost (D)		13350	160200
Net profit (E) [C-D]		4650	55800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shirt	90	520	46,800	80	500	40,000	86,800
Pant	100	600	60,000	33	600	19,800	79,800
T- Shirt	145	300	43,500			0	43,500
Troujer	60	150	9,000			0	9,000
Others	2	350	700	2	100	200	900
Security			50,000				50,000
Total	397		210,000	115		60,000	270,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth Item	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
less variable Expenses					
Cloth Item	5100	153000	1836000	1927800	2024190
Total variable Expenses (B)	5100	153000	1836000	1927800	2024190
Contribution Margin (CM)= (A-B)	900	27000	324000	340200	357210
Less Fixed Expenses					
Rent		4000	48000	48000	48000
Electricity bill		700	8400	16000	3000
Transportation		2550	30600	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Entertainment		440	5280	5280	5280
Guard		200	2400	2400	2400
Genaretor		250	3000	3000	3000
Mobile		400	4800	7400	4800
Total Fixed Cost		18540	222480	237080	189480
Net Profit (E) (C-D)		8460	101520	103120	167730
Investment Payback			24000	24000	24000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	101,520	103,120	167730
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77,520	156640
	Total Cash Inflow	161520	180640	324370
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	
3	Net Cash Surplus	77,520	156640	300370

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 1.5 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

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YELLOW





FAMILY PICTURE

