

Proposed NU Business Name: **REJVI FASHION FAIR**



Project identification and prepared by: Md: Nurul Islam , Kaliakair
Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SYED FARID HOSSEN
Age	:	22/02/1982 (35Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	3 Brothers .
Address	:	Vill: Rosulpur P.O: Gomatra P.S: Kaliakair, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALINA BEGUM
(iii) Father's name	:	SYED . ANOWER HOSSEN
(iv) GB member's info	:	Branch: Ataboho, kaliakair , Centre # 12 (Female), Member ID: 6746/4, Group No: 13 Member since: 20/01/2006 (11 Years) First loan: BDT 2,500 /- Last loan : 30,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 25,680
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes (house rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01855-724631
Family's Contact No.	:	01680-916984
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALINA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	REJVI FASHION FAIR
Location	:	Chandura Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 8,50,000/-
Financing	:	Self BDT 7,50,000/- (from existing business) 88% Required Investment BDT 1,00,000/- (as equity) 12 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 11 ft= 110 square ft
Security of the shop	:	: 1,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shart,pant,Shari etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪The shop is rented.▪Collects goods from Company.▪Agreed grace period is 3 months.

Existing Business (BDT)

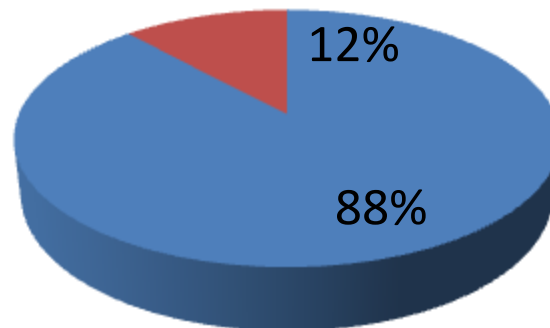
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart,pant,shari,lungi,etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Shart,pant,shari,lungi,etc	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation		2,000	24,000
Mobile Bill		200	2,400
Entertainment		100	1,200
Salary (self)		5,000	60,000
Gard		100	1,200
Genator		0	0
Total fixed Cost (D)		9,700	116,400
Net Profit (E) [C-D]		20,300	243,600

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Shart	250	450	112,500	50	22,500	135,000
Shari	200	650	130,000	40	26,000	156,000
Pant	100	550	55,000	50	27,500	82,500
Lungi	300	550	165,000	20	11,000	176,000
Moshari	50	350	17,500	0	0	17,500
Chador	60	500	30,000	20	10,000	40,000
pant	100	700	70,000	0	0	70,000
Orna	150	130	19,500	0	0	19,500
3 Pich	100	450	45,000	0	0	45,000
Security			100,000	0	0	100,000
Others			5,500		3,000	8,500
Total			750,000		100,000	850,000

Source of Finance

■ Entrepreneur's contibution 7,50,000
 ■ Investor's Investment 1,00,000
 ■ Total 8,50,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Shart,pant,shari,lungi,etc	6,500	195,000	2,340,000	2,457,000
Total Sales (A)	6,500	195,000	2,340,000	2,457,000
Less. Variable Expense				
Shart,pant,shari,lungi,etc	5,200	156000	1872000	1965600
Total variable Expense (B)	5,200	156,000	1,872,000	1,965,600
Contribution Margin (CM) [C=(A-B)	1,300	39,000	468,000	491,400
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		300	3,600	3,600
Transportation		2,000	24,000	24,000
Mobile Bill		200	2,400	2,400
Entertainment		100	1,200	1,200
Salary (self)		5,000	60,000	60,000
Gard		100	1200	1,200
Genator		0	0	0
Total Fixed Cost		9,700	116,400	116,400
Net Profit (E) [C-D)		29,300	351,600	375,000
Investment Payback			60,000	60,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	351,600	375,000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		291,600
	Total Cash Inflow	451,600	666,600
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	291,600	606,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chodral Bazar
,Kliakoir,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

ব্রজলী ক্যাশন ফ্যাব্রিক

১৯৬৬
১৯৬৬













A man in a purple shirt stands behind a glass display case filled with folded clothes.

Several dresses are displayed on mannequins hanging from the ceiling.

Shelves in the background are stocked with various clothing items, including folded shirts and dresses.

Small product tags or brochures are visible on the shelves, featuring images of people.

A blue plastic stool is positioned in the center of the store.

A large orange and black backpack is in the foreground. It features the 'Apex' logo and a small product tag with a picture of a backpack.

Apex
Best Quality Price

FAMILY PICTURE

