

Proposed NU Business Name: **ROMONI MOHILA FASHION HOUSE**



Project identification and prepared by: MD.Anarul islam,
Sreepur, Unit, Gazipur

Project verified by: Siddiqur Rahman :



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMADULLAH
Age	:	20-05-1994(23 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Sun
No. of siblings:	:	3 Brothers
Address	:	Vill: Molaid ,P.O:Tangra, P.S: Sreepur, 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	:	MST PARVIN AKTER
(iii) Father's name	:	HAFAJ MONIR UDDIN
(iv) GB member's info	:	Branch: Sreepur,Centre # 58(Female), Member ID: 10285/1, Group No: 02 Member since: 21-07-2012 (05Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 19,120
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-035816
Mother's Contact No.	:	01715-985914
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna, Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST PARVIN AKTER joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ROMONI MOHILA FASHION HOUSE
Location	:	Mawna Sreepur
Total Investment in BDT	:	BDT 10,00,000/-
Financing	:	Self BDT 9,00,000/- (from existing business) 90% Required Investment BDT 1,00,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 12ft= 180 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Share, Three pice etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 2 employee will be appointed▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

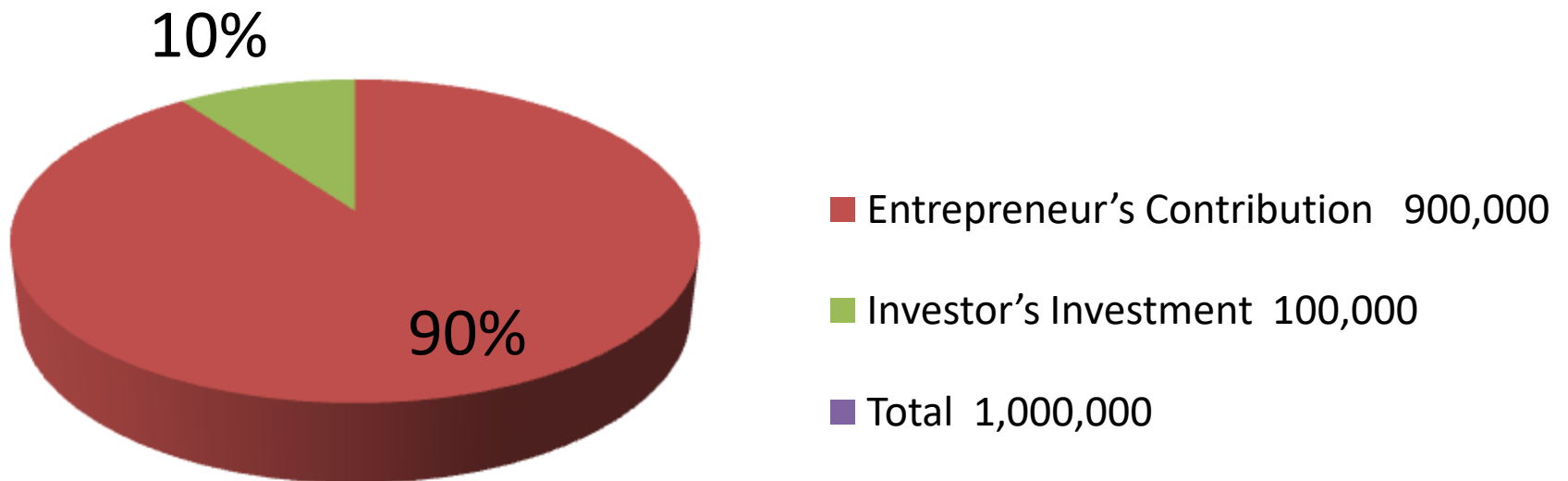
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Share, Three piece etc.	5,500	1,65,000	1,980,000
Total Sales (A)	5,500	1,65,000	1,980,000
Less. Variable Expense			
Share, Three piece etc..	4,675	1,40,250	1,683,000
Total variable Expense (B)	4,675	1,40,250	1,683,000
Contribution Margin (CM) [C=(A-B)]	8,25	24,750	2,97,000
Less. Fixed Expense			
Rent		5,800	69,600
Electricity bill		5,00	6,000
Mobile Bill		2,00	2,400
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Generator Bill		2,00	2,400
Guard		2,00	2,400
Entertainment		2,00	2,400
Total fixed Cost (D)		15,300	1,83,600
Net Profit (E) [C-D]		9,450	1,13,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sharee(228 x350)	80,000	35,000	1,15,000
Three piece(400 x 300)	1,20,000	30,000	1,50,000
Others	2,00	0	200
Security of the shop	7,00,000	0	7,00,000
Total	9,00,000	1,00,000	10,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Share, Three piece etc.	8,000	2,40,000	2,880,000	3,024,000
Total Sales (A)	8,000	2,40,000	2,880,000	3,024,000
Less. Variable Expense				
Share, Three piece etc.	6,800	2,04,000	2,448,000	2,570,400
Total variable Expense (B)	6,800	2,04,000	2,448,000	2,570,400
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	4,32,000	4,53,600
Less. Fixed Expense				
Rent		5,800	69,600	69,600
Electricity bill		4,00	4,800	5,000
Transportation		7,00	8,400	9,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000
Generator Bill		2,00	2,400	2,400
Guard		200	2,400	2,400
Entertainment		200	2,400	2,600
Mobile Bill		3,00	3,600	3,800
Total Fixed Cost		18,800	2,25,600	2,26,800
Net Profit (E) [C-D]		17,200	2,06,400	2,26,800
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	2,06,400	2,26,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,27,280
	Total Cash Inflow	3,06,400	3,54,080
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan	19,120	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,79,120	60,000
3	Net Cash Surplus	1,27,280	2,94,080

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 06 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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2011

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FAMILY PICTURE

