

Proposed NU Business Name:

**ROJA FASHION CENTRE**



Project identification and prepared by: Md. Farhad Hassain  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

|  |   |  |
|--|---|--|
| Name   | : | <b>Raju Ahamed</b>   |
| Age  | : | 15-05-1983(34 Years)   |
| Education, till to date                          | : | Class Eight  |
| Marital status                                   | : | married  |
| Children   | : | 1 Daughter   |
| No. of siblings:                                 | : | 1 Brother, 1 Sisters.  |
| Address  | : | Vill: Koyjuri , P.O: Pathrail , 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                               | : | <b>Rejiya Begum</b>  |
| (iii) Father's name                              | : | <b>Abul Kashem</b>   |
| (iv) GB member's info                            | : | Branch: Deujan Delduyar, Centre # 54 (Female),<br>Member ID :6100 , Group No: 07<br>Member since:05.03.2012 (4 years)<br>First loan: BDT 10,000 /- Exisging Loan 30,000<br>Outstanding loan:26,700 |
| Further Information:                             |   |  |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 7 years experience in running business.<br>He has no training     |
| Other Own/Family Sources of Income  | : | Agriculture   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01753260333   |
| Family's Contact No.  | : |   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail. |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Rejiya Begum** joined Grameen Bank 04 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>ROJA FASHION CENTRE</b>  |
| Location  | : | Pathrail Bazar,Sarkar Super Market, Tangail   |
| Total Investment in BDT                           | : | BDT 140,000/-   |
| Financing   | : | Self BDT 90,000/- (from existing business 64%<br>Required Investment BDT 50,000/- (as equity) 36 %  |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 11 ft x 10 ft= 110 square ft  |
| Security of the shop                              | : | -   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shirt,Pant, machine etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

BDT (TK)

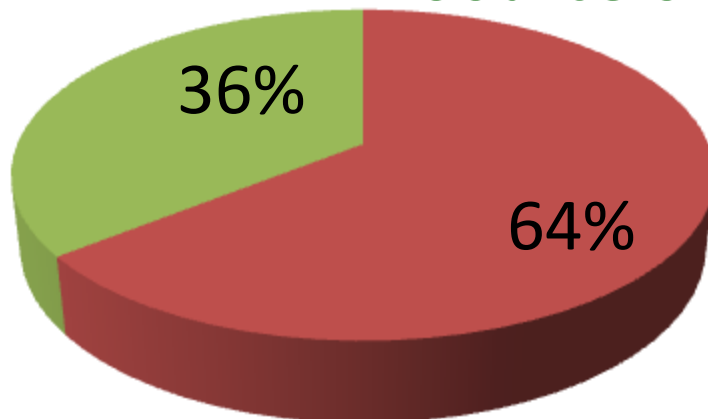
| Particular                                | Daily        | Monthly       | Yearly         |
|---|--------------|---------------|----------------|
| <b>Revenue (sales)</b>                    |              |               |                |
| Shirt ,Pant, etc                          | 2,500        | 75,000        | 900,000        |
| <b>Total Sales (A)</b>                    | <b>2,500</b> | <b>75,000</b> | <b>900,000</b> |
| <b>Less. Variable Expense</b>             |              |               |                |
| Shirt ,Pant, etc                          | 2,000        | 60,000        | 720,000        |
| <b>Total variable Expense (B)</b>         | <b>2,000</b> | <b>60,000</b> | <b>720,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>500</b>   | <b>15,000</b> | <b>180,000</b> |
| <b>Less. Fixed Expense</b>                |              |               |                |
| Rent                                      |              | 1,500         | 18,000         |
| Electricity Bill                          |              | 500           | 6,000          |
| Transportation                            |              | 1,000         | 12,000         |
| Mobile Bill                               |              | 300           | 3,600          |
| Entertainment                             |              | 300           | 3,600          |
| Gurd                                      |              | 100           | 1,200          |
| Salary (self)                             |              | 5,000         | 60,000         |
| <b>Total fixed Cost (D)</b>               |              | <b>8,700</b>  | <b>104,400</b> |
| <b>Net Profit (E) [C-D]</b>               |              | <b>6,300</b>  | <b>75,600</b>  |

## Investment Breakdown

### Investment Breakdown

| Particulars  | Existing      | Proposed      | Proposed Total |
|--------------|---------------|---------------|----------------|
| Suta         | 3,000         |               | 3,000          |
| Pant         | 6,000         | 30,000        | 36,000         |
| T Shart      | 15,000        | 10,000        | 25,000         |
| Shart        | 6,000         | 10,000        | 16,000         |
| ETC          | 20,000        | 0             | 20,000         |
| Machine      | 40,000        | 0             | 40,000         |
| <b>Total</b> | <b>90,000</b> | <b>50,000</b> | <b>140,000</b> |

## Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

## Financial Projection (BDT)

| Particular                                   | Daily        | Monthly        | 1st Year         | 2nd Year(+5%)    | 3rd year (+5%)   |
|--|--------------|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                       |              |                |                  |                  |                  |
| Shirt ,Pant, etc                             | 3,500        | 105,000        | 1,260,000        | 1,323,000        | 1,389,150        |
| <b>Total Sales (A)</b>                       | <b>3,500</b> | <b>105,000</b> | <b>1,260,000</b> | <b>1,323,000</b> | <b>1,389,150</b> |
| <b>Less. Variable Expense</b>                |              |                |                  |                  |                  |
| Shirt ,Pant, etc                             | 2,800        | 84,000         | 1,008,000        | 1,058,400        | 1,111,320        |
| <b>Total variable Expense (B)</b>            | <b>2,800</b> | <b>84,000</b>  | <b>1,008,000</b> | <b>1,058,400</b> | <b>1,111,320</b> |
| <b>Contribution Margin (CM)</b><br>[C=(A-B)] | <b>700</b>   | <b>21,000</b>  | <b>252,000</b>   | <b>264,600</b>   | <b>277,830</b>   |
| <b>Less. Fixed Expense</b>                   |              |                |                  |                  |                  |
| Rent   |              | 1,500          | 18,000           | 18,000           | 18,000           |
| Electricity Bill                             |              | 500            | 6,000            | 6,000            | 6,000            |
| Transportation                               |              | 1,500          | 18,000           | 18,000           | 18,000           |
| Mobile Bill                                  |              | 400            | 4,800            | 4,800            | 4,800            |
| Entertainment                                |              | 300            | 3,600            | 3,600            | 3,600            |
| Guard  |              | 100            | 1,200            | 1,200            | 1,200            |
| Salary (self)                                |              | 5,000          | 60,000           | 60,000           | 60,000           |
| <b>Total Fixed Cost</b>                      |              | <b>9,300</b>   | <b>111,600</b>   | <b>111,600</b>   | <b>111,600</b>   |
| <b>Net Profit (E) [C-D]</b>                  |              | <b>11,700</b>  | <b>140,400</b>   | <b>153,000</b>   | <b>166,230</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)

| Sl #     | 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  | 140,400        | 178,200        | 191,430        |
| 1.3      | Depreciation (Non cash item)                      | 0              | 0              | 0              |
| 1.4      | Opening Balance of Cash Surplus                   |                | 120,400        | 278,600        |
|          | <b>Total Cash Inflow</b>                          | <b>190,400</b> | <b>298,600</b> | <b>470,030</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>120,400</b> | <b>278,600</b> | <b>450,030</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: Family:0 Others:  
Experience & Skill : 07 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

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ज्योतिष कृम/फोर्बि  
ज्योतिष कृम/फोर्बि









# FAMILY PICTURE

