

Proposed NU Business Name: Rifat Fashion

Project identification and prepared by :Md.nurul islam
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Rojena Akter
Age	:	09/07/1982 (34 years)
Education, till to date	:	Nine
Marital status	:	Married
Children	:	01 son 0 Daughter
No. of siblings:	:	02 brother 02 sister
Address	:	Vill:Baro baria P.O: Aroi Gonj, 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	:	Hena Begum
(iii) Father's name	:	Md. Abuji Hasen
(iv) GB member's info	:	Branch: Moddo para, Kalikori, Centre # 39/৯ (Female), Member ID: 2306, Group No: 01 Member since: 10/01/2005to2017 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 50,000/-, Outstanding loan:None
(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.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01946-352131
Mother's Contact No.	:	01946-352131
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hena Begum joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

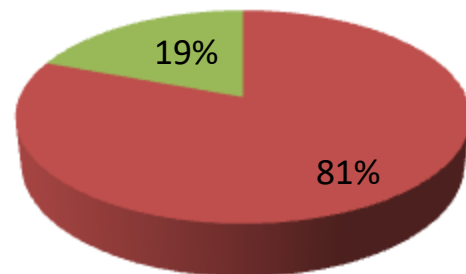
Proposed Nobin Udyokta Business Info

Business Name	:	Rifat Fashion
Location	:	Baro Baria, Aroi Gonj, Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 362500/-
Financing	:	Self BDT 292500/-(from existing business) 81% Required Investment BDT 70000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06ft x 14 ft= 84 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as Garments▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Sari, Three Pics, Sendle, Dress, Borkha, Plazu, Jama Etc	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			
Sari, Three Pics, Sendle, Dress, Borkha, Plazu, Jama Etc	2400	72000	144000
Total Variable Expense	2400	72000	144000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		4000	48000
Electric Bill		400	4800
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gird		200	2400
Mobile Bill		400	4800
Genarator		400	4800
Total Fixed Cost (D)		11100	133200
Net Profit (E)= [C-D]		6900	82800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sari	15	1500	22500	20	1000	20000	70000
Three Pics	57	800	45600	30	500	15000	
Sendle	20	300	6000	40	300	12000	
Dress (Kids)	12	300	3600	36	300	10000	
Borkha	12	800	9600	7	800	5000	
Plazu	20	200	4000	20(Shoe)	400	8000	
Jama	6	200	1200				
Jamanot			200000	153			
			292500			70000	362000

Source of Finance



- Entrepreneur's Contribution 292,500
- Investor's Investment 70,000
- Total 362,500

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	
Revenue(Sales)					
Sari, Three Pics, Sendle, Dress, Borkha, Plazu, Jama	3000	90000	1080000	113400	
Total Sales(A)	3000	90000	1080000	113400	
Less Variable Expense (B)					
Sari, Three Pics, Sendle, Dress, Borkha, Plazu, Jama	2400	72000	144000	151200	
Total Variable Expense	2400	72000	144000	151200	
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	
Less Fixed Expense					
Rent		4000	48000	50400	
Electric Bill		400	4800	5040	
Transportaion		500	6000	6300	
Salary (Self)		5000	60000	63000	
Salary (Staff)		0	0	0	
Entertainment		200	2400	2520	
Gard		200	2400	2520	
Generator		400	4800	5040	
Mobil Bill		400	4800	5040	
Total Fixed Cost (D)		11100	133200	139860	
Net Profit (E)= [C-D]		6900	82800	86940	
Investment Pay Back			42000	42000	

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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	
1	Cash Inflow			
1.1	Investment Infusion by Investor	70000		
1.2	Net Profit	82800	86940	
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus	292500	333300	
	Total Cash Inflow	445300	420240	
2	Cash Outflow			
2.1	Purchase of Product	70000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000	
	Total Cash Outflow	112000	4200	
3	Net Cash Surplus	333300	378240	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire







Ring shoes
Best Quality





FAMILY PICTURE