

Proposed NU Business Name: **ROKEYA FASHION**



Project identification and prepared by: Md. Kajem uddin,
Bason Unit, Gazipur

Project verified by: Md Rofiqul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. HELENA AKTER ROHIMA
Age	:	07-07-1983 (32Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	2 Brothers and 2 sisters
Address	:	Vill: Lakshmipura P.O: Gazipur, P.S: Gazipur Sadar 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	:	MOST. MORJINA BEGUM
(iii) Father's name	:	ABDUL HAMID
(iv) GB member's info	:	Branch: Bason Gazipur, Centre # 75(Female), Member ID: 3821, Group No: 08 Member since: 22-04-2009 (6 Years) First loan:10,000 taka.
Further Information:		Outstanding loan: 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	:	Six years experience in running business. She has no training.
Other Own/Family Sources of Income	:	Father's income (Grocery Shop)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-641412
Mother Contact No.	:	01788-603859, 01703-450533
NU Project Source/ Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

Most. Morjina Begum is a member of Grameen Bank since 06 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's grocery shop.

Proposed Nobin Udyokta Business Info

Business Name	:	ROKEYA FASHION
Location	:	Lakshmipura Bazar, Gazipur
Total Investment in BDT	:	BDT 3,60,000
Financing	:	Self BDT 2,10,000 (from existing business) 58% Required Investment BDT 1,50,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing cloths like; Shirt, Pant, Kids cloth, Punjabi, T-Shirt, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Mirpur, Sadarghat, Gulistan, Dhaka.▪The shop is rented.▪Agreed grace period is 4 months.

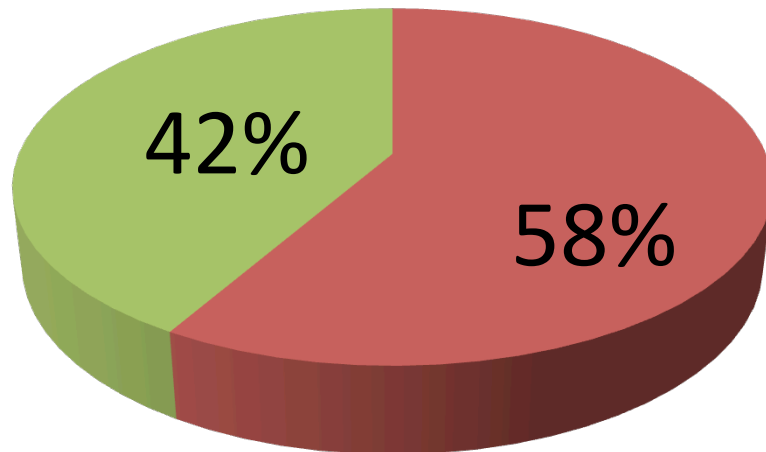
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt, Pant, Kids cloth, Punjabi, T-Shirt, etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Shirt, Pant, Kids cloth, Punjabi, T-Shirt, etc	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		5,600	67,200
Electricity Bill		500	6,000
Mobile Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		12,800	153,600
Net Profit (E) [C-D]		8,200	98,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt, Pant,	80,000	70,000	1,50,000
Kids cloth,	35,000	40,000	75,000
Punjabi, T-Shirt, etc	35,000	40,000	75,000
Security	60,000	-	60,000
Total	2,10,000	1,50,000	3,60,000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 150,000
- Total 360,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shirt, Pant, Kids cloth, Punjabi, T-Shirt, etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Shirt, Pant, Kids cloth, Punjabi, T-Shirt, etc	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		5,600	67,200	67,200	67,200
Electricity Bill		500	6,000	6,500	7,000
Mobile bill & SMS Monitoring		650	7,800	8,200	8,800
Transportation		1,500	18,000	20,000	22,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		300	3,600	4,000	4,500
Total Fixed Cost		17,550	210,600	213,900	217,500
Net Profit (E) [C-D]		15,450	185,400	201,900	219,090
Investment Payback			60,000	60,000	60,000

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

<i>Sl #</i>	<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	150,000		
1.2	Net Profit	185,400	201,900	219,090
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		125,400	267,300
	Total Cash Inflow	335,400	327,300	486,390
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	125,400	267,300	426,390

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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















FAMILY PICTURE

