

## Proposed NU Business Name: **R FASHION**



Project identification and prepared by: Raju Ahmed,  
Nobabganj Unit, Dhaka

Project verified by: Md Mizanur Rahman Patowary



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

Name	:	<b>MD AKKASH HOSSAIN</b>
Age	:	01-01-1987 (29 Years)
Education, till to date	:	BBS Hons
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Boro Boxnogor, P.O: Choto Boxnogor, P.S: Nowabgonj, Dist: Dhaka
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>ANGURA BEGUM</b>
(iii) Father's name	:	<b>MD MOTIAR RAHMAN</b>
(iv) GB member's info	:	Branch: Bordhonganj, komorganj, Dhaka Centre # 03(Female), Member ID: , Group No: 03 Member since: 1993 ( 12 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 30000 , Outstanding loan:
(v) Who pays GB loan installment	:	N/A
(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	:	02 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.	:	01919824773
Mother's Contact No.	:	01852844992
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Nobabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANGURA BEGUM** joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>R FASHION</b>
Location	:	Choto Box Nogor, Nobabganj, Dhaka
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,60,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 6 ft= 54 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Cloths etc.</li><li>▪ Average 20% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Gauchia, Islampur, Dhaka</li><li>▪ Agreed grace period is 3 months.</li></ul>

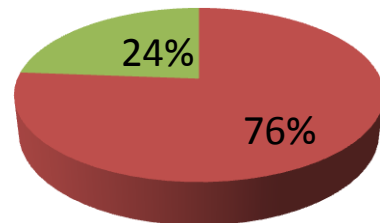
## Existing Business

Paticular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cloths	2500	75000	900000
<b>Total Sales (A)</b>	2500	75000	900000
<b>Less Variable Expense</b>			
Cloths	2000	60000	720000
<b>Total variable Expense (B)</b>	2,000	60000	720000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		150	1800
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		100	1200
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		8,050	96600
<b>Net Profit (E)= [C-D]</b>		6,950	83400

## Investment Breakdown

Jeans pant	Existing	Proposed	Total
Gabadine pant	60,000		60000
Thre piece	12,500		12500
Tangail sharee	11,000		11000
Lungi	10,000		10000
Sharee	22,000		22000
T Shirt	7,500		7500
Trouse, gauze scarf,others	37,000		37000
Shirt piece		15,000	15000
Long cloth		30,000	30000
Panjabi		5000	5000
	160,000	50,000	210000

## Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Cloths	3800	114000	1368000	1436400
<b>Total Sales (A)</b>	3800	114000	1368000	1436400
<b>Less Variable Expense</b>				
Cloths	3040	91200	1094400	1149120
<b>Total variable Expense (B)</b>	3,040	91200	1094400	1149120
<b>Contribution Margin (CM) [C=(A-B)</b>	760	22800	273600	287280
<b>Less Variable Expense</b>				
Rent		1,500	18,000	18,000
Electricity bill		150	1800	200
Transportation		700	8400	8,600
Entertainment		600	7200	7400
Mobile bill		400	4800	5000
<b>Total fixed cost (D)</b>		8,350	100200	99,200
<b>Net Profit (E)= [C-D]</b>		14450	173400	188,080
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	173,400	188,080
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		143,400
	<b>Total Cash Inflow</b>	<b>223400</b>	<b>331480</b>
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30000</b>
3	<b>Net Cash Surplus</b>	<b>143,400</b>	<b>301480</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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

























# B Fashion

01911-22  
01920-7

বক্সনগর  
নবাবগঞ্জ









# FAMILY PICTURE

