

# Proposed NU Business Name: **RATRI FASHION FAIR**



Project identification and prepared by: Md: Nurul Islam , Kaliakair  
Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



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

Name	:	<b>SYEED SOHEL HOSSAIN</b>
Age	:	06/08/1987 (29 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 Brothers .
Address	:	Vill: Rosulpur P.O: Gosatra 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	:	<b>MONOARA BEGUM</b>
(iii) Father's name	:	<b>SOIOD AWALAD HOSSAN</b>
(iv) GB member's info	:	Branch: Ataboho, kaliakair                      Centre # 12 (Female), Member ID: 6752/4                                      Group No: 04 Member since: 02/01/2001 (15 Years) First loan: BDT 5,000 /- Last loan :10,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 5000
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	Dishlain BDT 30000
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-874587
Family's Contact No.	:	01735-052383
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOARA RANI** joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RATRI FASNION FAIR</b>
Location	:	Kaliakair Bazar, Gazipur.
Total Investment in BDT	:	BDT 6.36,000/-
Financing	:	Self BDT 5,36,000/- (from existing business) 84% Required Investment BDT 1,00,000/- (as equity) 16 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	: 2,00,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; shart,pant,jakat,gazgi, etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪ 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)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shart,pant,gazgi,jakat,etc	6,000	180,000	2,160,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>			
Shart,pant,gazgi,jakat,etc	5,100	153,000	1,836,000
<b>Total variable Expense (B)</b>	<b>5,100</b>	<b>153,000</b>	<b>1,836,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		5,000	60,000
Electricity Bill		1000	12,000
Transportation		1,000	12,000
Mobile Bill		200	2,400
Entertainment		300	3,600
Salary		0	0
Salary (self)		5,000	60,000
<b>Gard</b>		<b>150</b>	<b>1,800</b>
<b>Genator</b>		<b>0</b>	<b>0</b>
<b>Total fixed Cost (D)</b>		<b>12,650</b>	<b>151,800</b>
<b>Net Profit (E) [C-D]</b>		<b>14,350</b>	<b>172,200</b>

## Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Pant	110	500	55,000	60	30,000	85,000
Shart	62	500	31,000	30	15,000	46,000
Blazar	14	1500	21,000		0	21,000
Gazngi	180	250	45,000	70	17,500	62,500
Jakat	40	1200	48,000		0	48,000
Soto Shart	0	500	0	40	20,000	20,000
Security	0	0	200,000	0	0	200,000
Others	0	0		0	17,500	17,500
<b>Total</b>			<b>400,000</b>		<b>100,000</b>	<b>500,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Shart,pant,gazgi,jakat,etc	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Shart,pant,gazgi,jakat,etc	6,800	204000	2448000	2570400	2698920
<b>Total variable Expense (B)</b>	<b>6,800</b>	<b>204,000</b>	<b>2,448,000</b>	<b>2,570,400</b>	<b>2,698,920</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		1000	12,000	12,000	12,000
Transportation		1,000	12,000	12,000	12,000
Mobile Bill		200	2,400	2,400	2,400
Entertainment		300	3,600	3,600	3,600
Salary		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
<b>Gard</b>		<b>150</b>	1800	1,800	1,800
<b>Total Fixed Cost</b>		<b>12,650</b>	<b>151,800</b>	151,800	151,800
<b>Net Profit (E) [C-D]</b>		<b>23,350</b>	<b>280,200</b>	301,800	324,480
<b>Investment Payback</b>			<b>40,000</b>	40,000	<b>40,000</b>



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

SR#	<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	100,000		
1.2	Net Profit	280,200	301,800	324,480
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		240,200	502000
	<b>Total Cash Inflow</b>	380200	542000	826480
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	140,000	40000	40000
3	<b>Net Cash Surplus</b>	240,200	502000	786480

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Kliakor bazar ,Gazipur  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

বিস্মিল্লাহির রাহমানির রাহিম

# রাত্রী ফ্যাশন ফেয়ার

ব্যতিক্রমই আমাদের বৈশিষ্ট

শ্রোঃ সৈয়দ সোহেল হোসেন ও সৈয়দ জাকির হোসেন

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মোবা : ০১৭৩৪ ৮৭৪৫৮৭, ০১৭১২ ৭০৬৪৭৫























# FAMILY PICTURE

