

Proposed NU Business Name: **Ritu Fashion**

Project identification and prepared by: Md. Barek Ali,
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Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Golam Azom
Age	:	19-07-1983 (34Years9month)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 1Dauther 0 1Son
No. of siblings:	:	03Brothers 03Sisters
Address	:	Vill: Dhulbari ,P.O:Dhulbari ,P.S: Tangailsadar, 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	:	Chandro Bhanu
(iii) Father's name	:	Late.Khaza Moin Uddin
(iv) GB member's info	:	Branch: Rakhit Belta Tangail Centre # 15 (Female), Member ID: 1087 , Group No: 04 Member since: 17-02-1992to-0021-08-20008(15Years) First loan: BDT = 2000 Last Loan =
Further Information:	:	Outstanding loan:= no
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	0 3years of business experience.
Own Business and Training Info	:	0 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.	:	01772286632
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

Chandro Bhanu joined Grameen Bank since 15 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

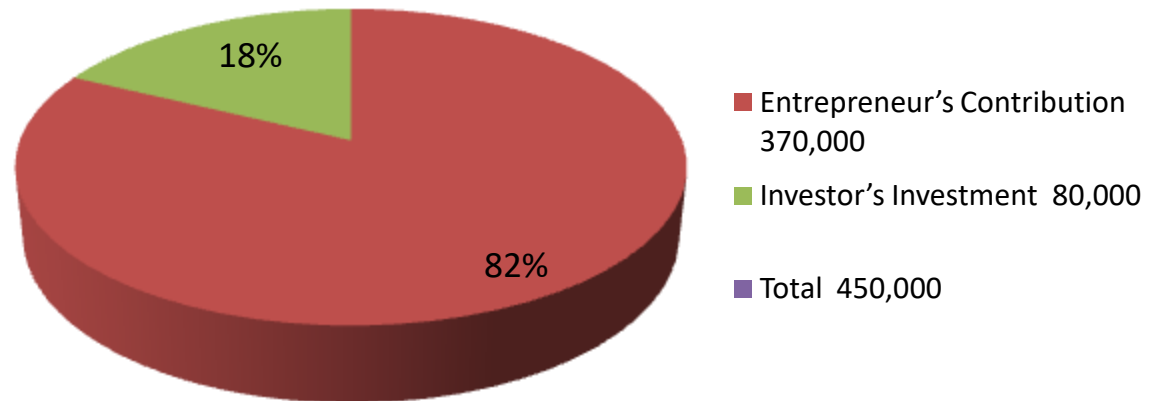
Business Name	:	Ritu Fashion
Location	:	
Total Investment in BDT	:	BDT 450000/-
Financing	:	Self BDT 370000/- (from existing business) 82% Required Investment BDT 80,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing employee. ▪The shop is rented . ▪Collects goods fromDhaka . ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pant,Shart, T-shart,etc.	6,000	180,000	2,160,000
	0	0	0
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
Pant,Shart, T-shart,etc.	5,100	153,000	1,836,000
Total variable Expense (B)	5,100	153,000	1,836,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		8,000	96,000
Electricity Bill		1500	18,000
Transportation		5,000	60,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		400	4,800
Graud Bill		200	2,400
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		20,400	244,800
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Pant	300	500	150000	Pant	100	500	50,000	200,000
Shart	310	450	139500	Shart	50	450	22,500	162,000
T-Shart	300	250	75000	T-Shart	30	250	7,500	82,500
Others			5000				0	5,000
Secuirity of Shop			0					0
Machinaries			0	Others			0	0
Total			370000				80,000	450000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Pant,Shart, T-shirt,etc.	7,200	216,000	2,592,000	2,721,600	2,857,680
0	0	0	0	0	0
Total Sales (A)	7,200	216,000	2,592,000	2,721,600	2,857,680
Less. Variable Expense					
Pant,Shart, T-shirt,etc.	6,120	183,600	2,203,200	2,313,360	2,429,028
Total variable Expense (B)	6,120	183,600	2,203,200	2,313,360	2,429,028
Contribution Margin (CM) [C=(A-B)]	1,080	32,400	388,800	408,240	428,652
Less. Fixed Expense					
Rent		8,000	96,000	96,000	96,000
Electricity Bill		2000	24,000	25,200	26,460
Transportation		5,500	66,000	69,300	72,765
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		400	4,800	5,040	5,292
Graud Bill		200	2,400	2,520	2,646
Generator Bill		0	0	0	0
Mobile Bill		500	6,000	6,300	6,615
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		21,600	259,200	264,360	269,778
Net Profit (E) [C-D]		10,800	129,600	143,880	158,874
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	129,600	143,880	158,874
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		97,600	209,480
	Total Cash Inflow	209,600	241,480	368,354
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	97,600	209,480	336,354

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

