

# RONG EXCLUSIVE



Project prepared by: Md. Mizanur Rahman Patwary  
**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>RIPON BAKALI</b>
Age	:	10-09-1982 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother
Present Address		Vill: North Elenga P.O: Elenga P.S: Kalihati 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	:	<b>BIJOYA BAKALI</b>
(iii) Father's name	:	<b>LATE. SHAM BAKALI</b>
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 11 (Female), Member ID: 3070, Group No: 06 Member since: 12-02-2006 (08 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 30,000 Outstanding loan: BDT 26,040
(v) Who pays GB loan installment	:	Entrepreneur : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

## ***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	:	seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-649846
Mother Contact No.	:	01729-413666
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Bijoya Bakali is a member of Grameen Bank since 08 years. At first she took 5,000 taka loan from Grameen Bank. Bijoya Bakali gradually took loan from GB. Utilize loan their own Rong Exclusive business. She also install a tube well & proper sanitation system. Extend two room of house.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RONG EXCLUSIVE</b>
Location	:	Elenga college road, Elenga Tangail
Total Investment in BDT	:	4,91,000 taka
Financing	:	Self BDT 2,91,000 (from existing business) 59% Required Investment BDT 2,00,000 (as equity) 41%
Present salary/drawings from business (estimates)	:	7,500 Taka
Proposed Salary	:	8,500 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing cloths like; Shirt, Jeans pant, T-Shirt, Jacket, Box Sharee, Kids cloth etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪The shop is rented.</li><li>▪Collects cloths from Keranigonj &amp; Bongobazar Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

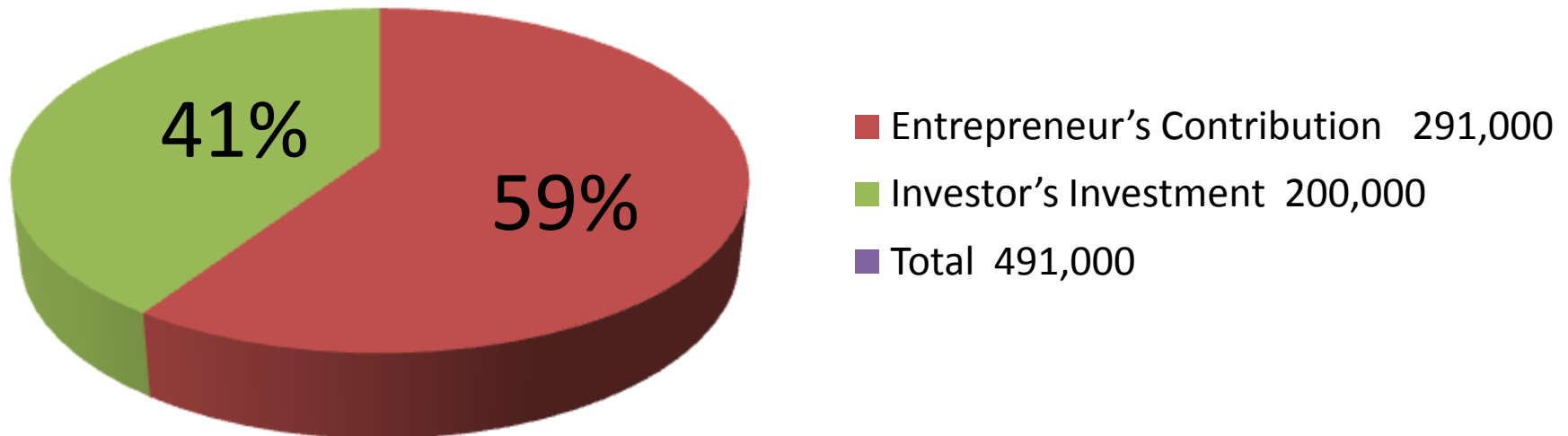
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shirt, T-shirt, Jeans pant, Jacket	1,500	45,000	540,000
Box Sharee, Kids cloth etc	1,500	45,000	540,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Shirt, T-shirt, Jeans pant, Jacket	1,125	33,750	405,000
Box Sharee, Kids cloth etc	1,125	33,750	405,000
<b>Total variable Expense (B)</b>	<b>2,250</b>	<b>67,500</b>	<b>810,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		500	6,000
Generator bill		250	3,000
Transportation		1,500	18,000
Mobile bill		300	3,600
Entertainment		500	6,000
Guard		100	1,200
Salary (staff)		2,000	24,000
Salary (self)		7,500	90,000
<b>Total fixed Cost (D)</b>		<b>16,650</b>	<b>199,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,850</b>	<b>70,200</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Full shirt, Half shirt, Jeans pant, Jacket,	1,10,000	1,10,000	2,10,000
Box Sharee, T-Shirt, Kids cloth etc	80,000	1,00,000	1,80,000
Rack, Showcase	51,000	-	51,000
Security	50,000	-	50,000
<b>Total</b>	<b>2,91,000</b>	<b>2,00,000</b>	<b>4,91,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Shirt, T-shirt, Jeans pant, Jacket	2,200	66,000	792,000	831,600	873,180
Box Sharee, Kids cloth etc	2,000	60,000	720,000	756,000	793,800
<b>Total Sales (A)</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>	<b>1,587,600</b>	<b>1,666,980</b>
<b>Less. Variable Expense</b>					
Shirt, T-shirt, Jeans pant, Jacket	1,650	49,500	594,000	623,700	654,885
Box Sharee, Kids cloth etc	1,500	45,000	540,000	567,000	595,350
<b>Total variable Expense (B)</b>	<b>3,150</b>	<b>94,500</b>	<b>1,134,000</b>	<b>1,190,700</b>	<b>1,250,235</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Less. Fixed Expense</b>					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	7,200	7,200
Generator bill		250	3,000	3,000	3,000
Transportation		1,800	21,600	21,600	21,600
Mobile bill & SMS Monitoring		500	6,000	6,000	6,000
Entertainment		500	6,000	6,000	6,000
Salary (staff)		8,500	102,000	102,000	102,000
Salary (self)		2,000	24,000	24,000	24,000
GB loan Interest		216	2,592		
<b>Non Cash Item</b>					
Depreciation		425	5,100	5,100	5,100
<b>Total Fixed Cost</b>		<b>18,691</b>	<b>224,292</b>	<b>222,900</b>	<b>222,900</b>
<b>Net Profit (E) [C-D)</b>		<b>12,809</b>	<b>153,708</b>	<b>174,000</b>	<b>193,845</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	153,708	174,000	193,845
1.3	Depreciation (Non cash item)	5,100	5,100	5,100
1.4	Opening Balance of Cash Surplus		55,768	154,868
	<b>Total Cash Inflow</b>	<b>358,808</b>	<b>234,868</b>	<b>353,813</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan	23,040		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>303,040</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>55,768</b>	<b>154,868</b>	<b>273,813</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 07 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  
Local competitors;

Pictures







# FAMILY PICTURE

