

Proposed NU Business Name: **MS SOBUJ CLOTH STORE**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAHINUR RAHMAN
Age	:	09-06-1982(33 Years)
Education, till to date	:	CLASS V
Marital status	:	Married
Children	:	2Sons
No. of siblings:	:	4 Brother & 4 Sisters
Address	:	Vill: Jiopara, P.O: Jiopara, P.S: Puthiya, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SURJAN BEGUM
(iii) Father's name	:	MD. SOHRAB HOSSEN
(iv) GB member's info	:	Branch: Puthiya Centre # 07 (Female), Member ID: 3755, Group No: 02 Member since: 13-04-1994(21 Years) First loan: BDT -2000
Further Information:		Existing Loan: BDT 150000, 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	:	18 years experience in running business. He has 16 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-939241
Mother's Contact No.	:	01925-645092
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SURJAN BEGUM joined Grameen Bank since 21 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS SOBUJ CLOTH STORE
Location	:	Jolmolia, puthia
Total Investment in BDT	:	BDT 420000/-
Financing	:	Self BDT 320000/-(from existing business) 76% Required Investment BDT 1,00,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 08 ft= 240 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth item.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rented.▪Agreed grace period is 3 months.

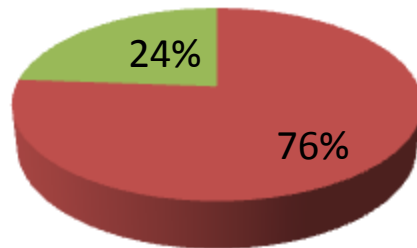
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mosquito net	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Mosquito net	2400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		500	6000
Electricity bill		300	3600
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		2000	24000
Entertainment		1000	12000
Guard		150	1800
Mobile bill		300	3600
Total fixed cost (D)		11,250	135000
Net Profit (E)= [C-D]		6,750	81000

Investment Breakdown

Particulars	Existing	Proposed	Total
Sharee	60,000	20,000	80000
Lungi	40,000	30,000	70000
Long cloth	100,000	0	100000
Three piece	50,000	40,000	90000
Shawl	30,000	10,000	40000
Garments items	40,000	0	40000
	320,000	100,000	420000

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 100,000
- Total 420,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mosquito net	4100	123000	1476000	1549800
Total Sales (A)	4100	123000	1476000	1549800
Less Variable Expense				
Mosquito net	3280	98400	1180800	1239840
Item				
Total variable Expense (B)	3,280	98400	1180800	1239840
Contribution Margin (CM) [C=(A-B)	820	24600	295200	309960
Less Variable Expense				
Rent		500	6000	6,000
Electricity bill		500	6000	6500
Transportation		2,500	30,000	31,000
Salary (self)		5000	60000	60000
Salary(Staff)		2000	24000	24000
Entertainment		1000	12000	7400
Guard		150	1800	1800
Mobile bill		400	4800	5000
Total fixed cost (D)		12,050	142,800	139,900
Net Profit (E)= [C-D]		12550	150600	170,060
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	150,600	170,060
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		90,600
	Total Cash Inflow	250600	260660
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	90,600	200660

SWOT ANALYSIS

STRENGTH

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



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FAMILY PICTURE

