

Proposed NU Business Name: **KAZI CLOTH STORE & BIRD HOUSE**



Project identification and prepared by: MD jahangir Ferdous
Munsiganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHID HASAN
Age	:	03-02-1987 (29 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	06 Brothers 01 Sisters
Address	:	Vill: Dhepur , P.O: Dhepur , P.S: Tangibari, Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE SURIA BEGUM
(iii) Father's name	:	DIN ISLAM
(iv) GB member's info	:	Branch: Tangibari, Centre # 62 (Male), Member ID: 4741, Group No: 02 Member since: 26-04-1999 to 2009 (10 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 40000/- Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01963-927095
Mother's Contact No.	:	01963-927096
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE SURIA BEGUM joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	KAZI CLOTH STORE & BIRD HOUSE
Location	:	Dhepur
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 100,000 (from existing business) 59% Required Investment BDT 70,000 (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10ft = 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three piece, Long cloth, Bed sheet, Scarf etc▪20% gain on sales.▪The shop in own.▪The business is being operated by entrepreneur. Existing no employee..▪Collects goods from Norshingdi.▪Agreed grace period is 3 months.

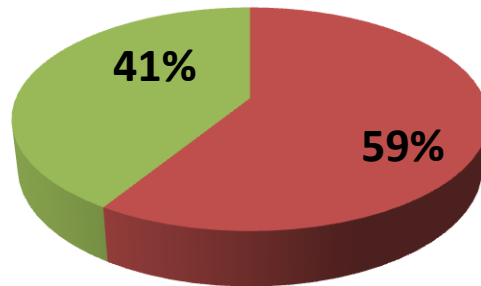
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Three piece, Long cloth, Bed sheet, Scarf et	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Three piece, Long cloth, Bed sheet, Scarf et	2000	60000	720000
Total variable Expense (B)	2,000	60000	720000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Electricity bill		200	2400
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		6,600	79200
Net Profit (E)= [C-D]		8,400	100800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Three piece	50	800	40,000	50	500	25,000	65,000
Long cloth	150	60	9,000	200	180	36,000	45,000
Bed sheet	16	800	12,800	30	300	9,000	21,800
Scarf (long)	150	130	19,500	0	0	0	19,500
Scarf (Short)	40	250	10,000	0	0	0	10,000
One piece	29	300	8,700	0	0	0	8,700
	435	0	100,000	280	0	70,000	170,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 70,000
- Total 170,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Three piece, Long cloth, Bed sheet, Scarf etc	4900	147000	1764000	1852200	1944810
Total Sales (A)	4900	147000	1764000	1852200	1944810
Less Variable Expense					
Three piece, Long cloth, Bed sheet, Scarf et	3920	117600	1411200	1481760	1555848
Total variable Expense (B)	3,920	117600	1411200	1481760	1555848
Contribution Margin (CM) [C=(A-B)	980	29400	352800	370440	388962
Less Variable Expense					
Electricity bill		400	4800	5000	5400
Transportation		1,400	16,800	17200	17600
Salary (self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Mobile bill		400	4800	5000	5100
Total fixed cost (D)		13,060	87,600	88,400	89300
Net Profit (E)= [C-D]		16340	196080	282,040	299662
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	196,080	282,040	299662
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		168,080	422120
	Total Cash Inflow	266080	450120	721782
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	
3	Net Cash Surplus	168,080	422120	693782

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 03 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

























প্রথম পাতা

আমি হিমা হোসেন ছেঁ- মনে- শ্রুতি- সঙ্গীত
 যে আমার ছাড়া আমি হিমা হোসেন ছেঁ-
 আমার স্মৃতি আমার ছাড়া আমি হিমা হোসেন ছেঁ-
 অনুভব করুন।

আমি হিমা হোসেন ছেঁ- মনে- শ্রুতি- সঙ্গীত



গ্রামীণ
 পান গ্রহীতা ও পরিচ
 পত্রিকার নাম

দ্বিতীয় পাতা

আমি হিমা হোসেন ছেঁ-
 যে, মুক্তি হোসেন ছেঁ-
 মনে- শ্রুতি, সঙ্গীত
 মনে- শ্রুতি, সঙ্গীত

আমি হিমা হোসেন ছেঁ- মনে- শ্রুতি- সঙ্গীত

- স্বাক্ষর:-
- ১) ছায়া
 - ২) কলি

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 NATIONAL ID CARD / জাতীয় পরিচয়

নাম: জাহিদ হাসান
 Name: Jahid Hassan
 পিতা: বিন ইসলাম
 মাতা: সুব্রিতা বেগম
 Date of Birth: 03 Feb 1987
 ID NO: 5925615123

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি কে
 কেবলমাত্র পান গ্রহীতা হলেই মাত্র ব্যবহার করা যাবে।

ঠিকানা: বাড়ি নং: সফির চৌরাসালা এর পুরান পাড়া, রাস্তা নং
 দেওলা, জাকদা: মুন্সীগঞ্জ - ১৪০০, মুন্সীগঞ্জ জেলা
 মুন্সীগঞ্জ

প্রদানকারী কর্মকর্তার স্বাক্ষর প্রদানের তারিখ:

FAMILY PICTURE

