

Proposed NU Business Name: LUCKY CLOTH STORE

Project identification and prepared by: Md: Sirajul Islam (Rasal)
Kaliakair Unit, Gazipur
Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAHIDUR RAHAMAN
Age	:	04/01/1991 (26 Years)
Education, till to date	:	Honurs
Marital status	:	Unmarried
Children	:	Not applicant
No. of siblings:	:	1 Brother and 1 sister .
Address	:	Vill: Duianiachala P.O: Chabagan 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	:	NAZMA RAHAMAN
(iii) Father's name	:	MD: KHOLILUR RAHAMAN
(iv) GB member's info	:	Branch: Moddopara, kaliakair Centre # 17 (Female), Member ID: 1982/3 Group No: 03 Member since: 02/01/2002 (15 Years) First loan: BDT 4,000 /- Last loan : 50,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 46,700
(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	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-829331
Family's Contact No.	:	01822-829328
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZMA RAHAMAN joined Grameen Bank since 15 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

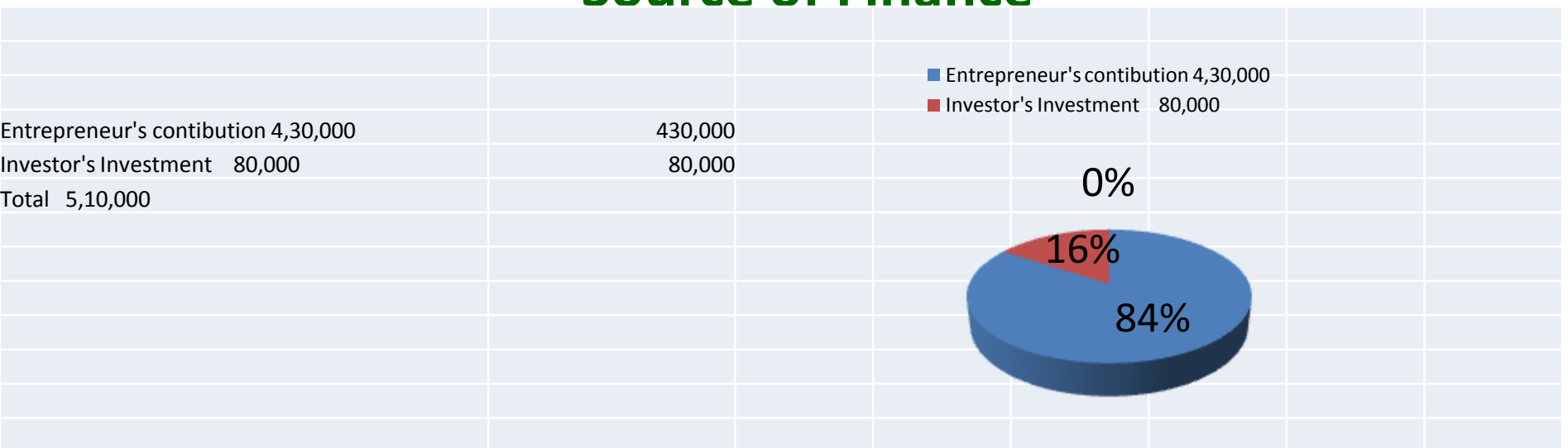
Business Name	:	LUCKY CLOTH STORE
Location	:	Mouchak Bazar, Kaliakair , Gazipur.
Total Investment in BDT	:	BDT 5,10,000/-
Financing	:	Self BDT 4,30,000/- (from existing business) 84% Required Investment BDT 80,000/- (as equity) 16 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	06 ft x 16 ft= 96 square ft
Security of the shop	:	: 2,50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; shart,pant,jakat,gazgi, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (EB1)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart,pant,gazgi,jakat,etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Shart,pant,gazgi,jakat,etc	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary		0	0
Salary (self)		5,000	60,000
Gard		250	3,000
Genator		250	3,000
Total fixed Cost (D)		10,700	128,400
Net Profit (E) [C-D]		13,300	159,600

Cloth	70	550	38,500	30	16,500	55,000
Lungi	50	450	22,500	30	13,500	36,000
Shart	65	450	29,250	50	22,500	51,750
Pant	45	500	22,500	40	20,000	42,500
Froge	50	250	12,500	30	7,500	20,000
Baby set	55	120	6,600		0	6,600
3 pich	40	700	28,000		0	28,000
Worna	30	120	3,600		0	3,600
Jakat	10	500	5,000		0	5,000
Security	0	0	250,000	0	0	250,000
Others	0	0	11,550	0		11,550
Total			430,000		80,000	510,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Shart,pant,gazgi,jakat,etc	5,200	156,000	1,872,000	1,965,600
Total Sales (A)	5,200	156,000	1,872,000	1,965,600
Less. Variable Expense				
Shart,pant,gazgi,jakat,etc	4,160	124800	1497600	1572480
Total variable Expense (B)	4,160	124,800	1,497,600	1,572,480
Contribution Margin (CM) [C=(A-B)	1,040	31,200	374,400	393,120
Less. Fixed Expense				
Rent		4,000	48,000	48,000
Electricity Bill		300	3,600	3,600
Transportation		500	6,000	6,000
Mobile Bill		200	2,400	2,400
Entertainment		200	2,400	2,400
Salary		0	0	0
Salary (self)		5,000	60,000	60,000
Gard		250	3000	3,000
Genator		250	3,000	3,000
Total Fixed Cost		10,700	128,400	128,400
Net Profit (E) [C-D)		20,500	246,000	264,720
Investment Break			48,000	48,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	246,000	264,720
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		198,000
	Total Cash Inflow	326,000	462,720
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	198,000	414,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mouchak Bazar, Kaliakair
,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE