

Proposed NU Business Name: **SUROVI CLOTH STORE**



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Project verified by: Md. Mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SELIM MIAH
Age	:	15-10-1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Uttar Chorpara ,P.O: Chorpara .P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most Merina Begum
(iii) Father's name	:	Md Sabder Ali Pramanik
(iv) GB member's info	:	Branch: Hat Koromja.Sonatala, Centre # 58(Female), Member ID: 6908, Group No: 05 Member since: 14-06-2000 (07Years) First loan: BDT 5000/-
Further Information:		Existing Loan: BDT 6,000/-, Outstanding loan: Nill
(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	:	5 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.	:	01773-768118
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Merina Begum joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUROVI CLOTH STORE
Location	:	Chorpara Bazar , Sonatala,Bogra.
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Shari,Lungi,Pant piece,Sirt piece,Gangi,Borkha,Three piece etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months.

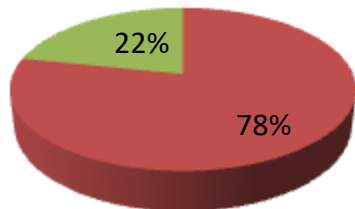
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	1,900	57,000	684,000
Total Sales (A)	1,900	57,000	684,000
Less. Variable Expense			
Cloth items	1,520	45,600	547,200
Total variable Expense (B)	1,520	45,600	547,200
Contribution Margin (CM) [C=(A-B)]	380	11,400	136,800
Less. Fixed Expense			
House rant		900	10,800
Electricity Bill		400	4,800
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,100	85,200
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sharee	70	350	24,500	50	350	17,500	42,000
Lungi	120	250	30,000	40	250	10,000	40,000
Pant piece	55	250	13,750	30	250	7,500	21,250
Shirt piece	50	350	17,500	12	300	3,600	21,100
Borka	25	600	15,000	3	600	1,800	16,800
Three piecs	30	600	18,000	15	600	9,000	27,000
Others	1	7250	7,250	1	600	600	7,850
Security	1	54000	54,000	0	0	0	54,000
Total	352	0	180000	151	2950	50000	230000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- **Total 230,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	2,600	78,000	936,000	982,800	1,031,940
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940
Less. Variable Expense					
Cloth items	2,080	62,400	748,800	786,240	825,552
Total variable Expense (B)	2,080	62,400	748,800	786,240	825,552
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560	206,388
Less. Fixed Expense					
House rant		900	10,800	10,800	10,800
Electricity Bill		400	4,800	4,800	4,800
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,100	85,200	85,200	85,200
Net Profit (E) [C-D]		8,500	102,000	111,360	121,188
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	102,000	111,360	121,188
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		82,000	173,360
	Total Cash Inflow	152,000	193,360	294,548
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	82,000	173,360	274,548

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







