

Proposed NU Business Name: ISAROT JAHAN CLOTH STORE



Project identification and prepared by: Md Kobir Raksham
Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST ISHAROT JAHAN
Age	:	06-12-1989 (33 Years)
Education, till to date	:	Class 09
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	3 Sister,1 Brother
Address	:	Vill: Digram , P.O: Digram, P.S: Digram, 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	:	RAJEFA BEGUM
(iii) Father's name	:	AZIJUL ALOM
(iv) GB member's info	:	Branch: Mohonpur godagari, Centre # 3 (Female), Member ID: 1090, Group No: 02 Member since: 19-02-2012 (05 Years) First loan: BDT 4,000
Further Information:		Existing Loan:30,000 /-, Outstanding loan:20738/-
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774412155
Mother's Contact No.	:	01727638841
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ISHAROT JAHAN joined Grameen Bank since 05 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural.

Proposed Nobin Udyokta Business Info

Business Name	:	ISAROT JAHAN CLOTH STORE
Location	:	Digram, Godagari, Rajshahi
Total Investment in BDT	:	BDT 1,95,000/-
Financing	:	Self BDT 1,45,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 6 ft= 60 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a cloth store.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The shop is own.

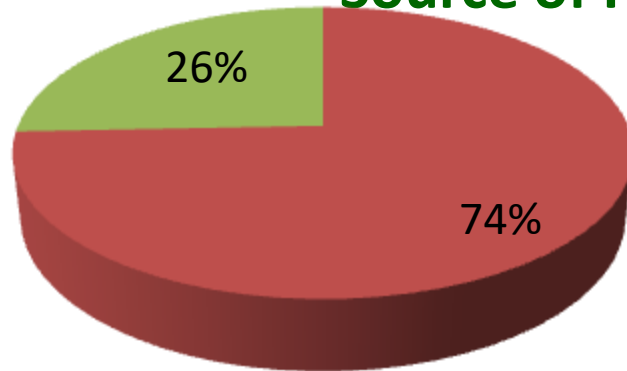
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cloth Item	2000	60000	720000
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Cow,Milk	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Electricity Bill		200	2400
Transportaion		2000	24000
Salary (Self)		5000	60000
Entertainment		100	1200
Mobil Bill		200	2400
Total Fixed Cost (D)		7500	90000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shari	100	500	50000	60	500	30000	80000
Lungi	50	300	15000				15000
Long cloth			30000				30000
Three pices	20	500	10000	40	500	20000	30000
Garments cloth			40000				40000
Total	170		145000	100		50,000	195,000

Source of Finance



- Entrepreneur's Contribution 145,000
- Investor's Investment 50,000
- Total 195,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cloth Item	2200	66000	792000	1188000	1247400
Total Sales(A)	2200	66000	792000	1188000	1247400
Less Variable Expense (B)		0	0	0	0
Cloth Item	1760	52800	633600	950400	997920
Total Variable Expense	1760	52800	633600	950400	997920
Contributon Margin (CM) [C=(A-B)]	440	13200	158400	237600	249480
Less Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2400	2700	3000
Transportaion		2000	24000	24400	24800
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7500	90000	90800	91600
Net Profit (E)= [C-D]		5700	68400	146800	157880
Investment Pay Back			20000	20000	20000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	68,400	146800	157880
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	118,400	174,800	260,380
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

