

**Proposed NU Business Name: ROCHONA CLOTH E STORE**



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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ROTON MIA</b>
Age	:	03-04-1984 (33 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Korotia, P.O: Korotia, P.S: Tangail Sadar, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SOKHINA BEGUM (KONA)</b>
(iii) Father's name	:	<b>DULAL MIA</b>
(iv) GB member's info	:	Branch: Korotia , Centre # 76 (Female), Member ID: 9478, Group No: 03 Member since: 03-04-2010 (07 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 30,000/-, 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	:	05 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.	:	01758-830671
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOKHINA BEGUM (KONA)** joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ROCHONA CLOTH E STORE</b>
Location	:	Korotia Hat, Tangail
Total Investment in BDT	:	BDT 2,55,000/-
Financing	:	Self BDT 195,000/-(from existing business) 76% Required Investment BDT 60,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a cloth shop.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪Collects goods from Dhaka, Tangail.</li><li>▪The shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

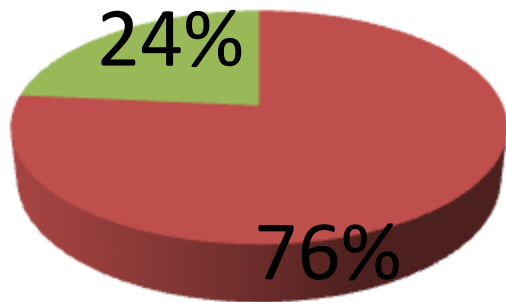
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Cloths Item	100,000	1,200,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>
<b>Less. Variable Expense</b>		
Cloths Item	80,000	960,000
<b>Total variable Expense (B)</b>	<b>80,000</b>	<b>960,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>20,000</b>	<b>240,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	500	6,000
Salary (staff) (1)	3,000	36,000
<b>Total fixed Cost (D)</b>	<b>9,600</b>	<b>115,200</b>
<b>Net Profit (E) [C-D]</b>	<b>10,400</b>	<b>124,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
One piece	100	250	25,000	100	250	25,000	50,000
One piece	100	230	23,000	0	0	0	23,000
One piece	150	300	45,000	50	300	15,000	60,000
One piece	150	150	22,500	120	150	18,000	40,500
Long Cloth	500	90	45,000	0	0	0	45,000
Boil Cltoh	500	40	20,000	50	40	2,000	22,000
Print Cloth	322	45	14,500	0	0	0	14,500
<b>Total</b>	<b>1822</b>		<b>195,000</b>	<b>320</b>		<b>60,000</b>	<b>255,000</b>

## Source of Finance



- Entrepreneur's Contribution 195,000
- Investor's Investment 60,000
- Total 255,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Cloths Item	132,000	1,584,000	1,663,200	1,746,360
<b>Total Sales (A)</b>	<b>132,000</b>	<b>1,584,000</b>	<b>1,663,200</b>	<b>1,746,360</b>
<b>Less. Variable Expense</b>				
Cloths Item	105,600	1,267,200	1,330,560	1,397,088
<b>Total variable Expense (B)</b>	<b>105,600</b>	<b>1,267,200</b>	<b>1,330,560</b>	<b>1,397,088</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>26,400</b>	<b>316,800</b>	<b>332,640</b>	<b>349,272</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	800	9,600	11,500	13,500
Entertainment	500	6,000	7,000	7,500
Salary (staff) (1)	3,000	36,000	36,000	36,000
<b>Total Fixed Cost</b>	<b>10,000</b>	<b>120,000</b>	<b>124,000</b>	<b>127,500</b>
<b>Net Profit (E) [C-D]</b>	<b>16,400</b>	<b>196,800</b>	<b>208,640</b>	<b>221,772</b>
<b>Investment Payback</b>		<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	196,800	208,640	221,772
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		172,800	357,440
	<b>Total Cash Inflow</b>	<b>256,800</b>	<b>381,440</b>	<b>579,212</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>172,800</b>	<b>357,440</b>	<b>555,212</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures

















# FAMILY PICTURE

