

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



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Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>OLI AHMAD</b>
Age	:	01-01-1985 (32 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	05 Brothers & 2 Sisters
Address	:	Vill: Matiagoda, P.O: Chandgari, P.S: Chagolnaiya, Dist: Feni.
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>ROHIMA BEGUM</b>
(iii) Father's name	:	<b>LATE ABU TAHER</b>
(iv) GB member's info	:	Branch: Mohamaya Chagolnaiya, Centre # 01 (Female), Member ID: 5284/2, Group No: 04 Member since: 01-05-2009 (08 Years) First loan: BDT 15,000
Further Information:		Existing Loan:                      -, Outstanding loan: 15,000/-
(v) Who pays GB loan installment	:	N/A
(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	:	14 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.	:	01713-610783
Mother's Contact No.	:	01813-203832
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROHIMA BEGUM** joined Grameen Bank since 08 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	:	<b>KOBIR CLOTH STORE</b>
Location	:	Main road Chagolnaiya, Feni
Total Investment in BDT	:	BDT 3,35,000/-
Financing	:	Self BDt 275,000/-(from existing business) 80% Required Investment BDT 60,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 14 ft= 168 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like, Cloths Item etc.</li> <li>▪Average 25 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪Collects goods from Feni.</li> <li>▪The shop is rented.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

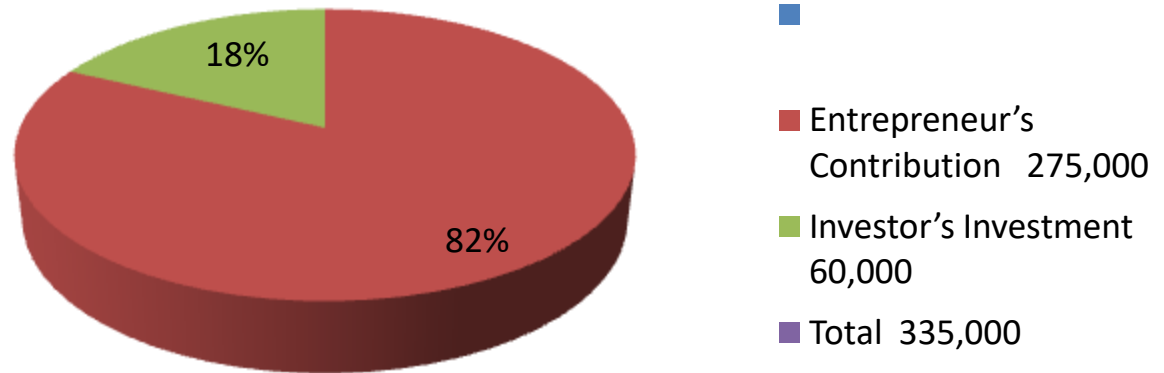
## Existing Business (BDT)

<b>Particular</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>		
Fashion Item	65,000	780,000
<b>Total Sales (A)</b>	<b>65,000</b>	<b>780,000</b>
<b>Less. Variable Expense</b>		
Fashion Item	52,000	624,000
<b>Total variable Expense (B)</b>	<b>52,000</b>	<b>624,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>13,000</b>	<b>156,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	400	4,800
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	300	3,600
Rent	1,500	18,000
<b>Total fixed Cost (D)</b>	<b>7,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>	<b>5,200</b>	<b>62,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Three Piece	50	600	30,000	50	400	20,000	50,000
Sharee	80	700	56,000	50	700	35,000	91,000
Lungi	50	350	17,500	14	350	4,900	22,400
Garments	1	20000	20,000	0	0	0	20,000
Shirt	20	250	5,000	0	0	0	5,000
Pant	15	350	5,250	0	0	0	5,250
Cosmetics	1	25000	25,000	0	0	0	25,000
Others	1	16250	16,250	1	100	100	16,350
Security	1	100000	100,000	0	0	0	100,000
<b>Total</b>	<b>219</b>		<b>275,000</b>	<b>115</b>		<b>60,000</b>	<b>335,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Fashion Item	95,000	1,140,000	1,197,000	1,256,850
<b>Total Sales (A)</b>	<b>95,000</b>	<b>1,140,000</b>	<b>1,197,000</b>	<b>1,256,850</b>
<b>Less. Variable Expense</b>				
Fashion Item	76,000	912,000	957,600	1,005,480
<b>Total variable Expense (B)</b>	<b>76,000</b>	<b>912,000</b>	<b>957,600</b>	<b>1,005,480</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>19,000</b>	<b>228,000</b>	<b>239,400</b>	<b>251,370</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	400	4,800	5,500	6,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	500	6,000	7,000	7,500
Entertainment	300	3,600	4,000	4,500
Rent	1,500	18,000	18,000	18,000
<b>Total Fixed Cost</b>	<b>8,100</b>	<b>97,200</b>	<b>100,000</b>	<b>102,000</b>
<b>Net Profit (E) [C-D]</b>	<b>10,900</b>	<b>130,800</b>	<b>139,400</b>	<b>149,370</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	130,800	139,400	149,370
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		106,800	222,200
	<b>Total Cash Inflow</b>	<b>190,800</b>	<b>246,200</b>	<b>371,570</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>106,800</b>	<b>222,200</b>	<b>347,570</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 14 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

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# FAMILY PICTURE

