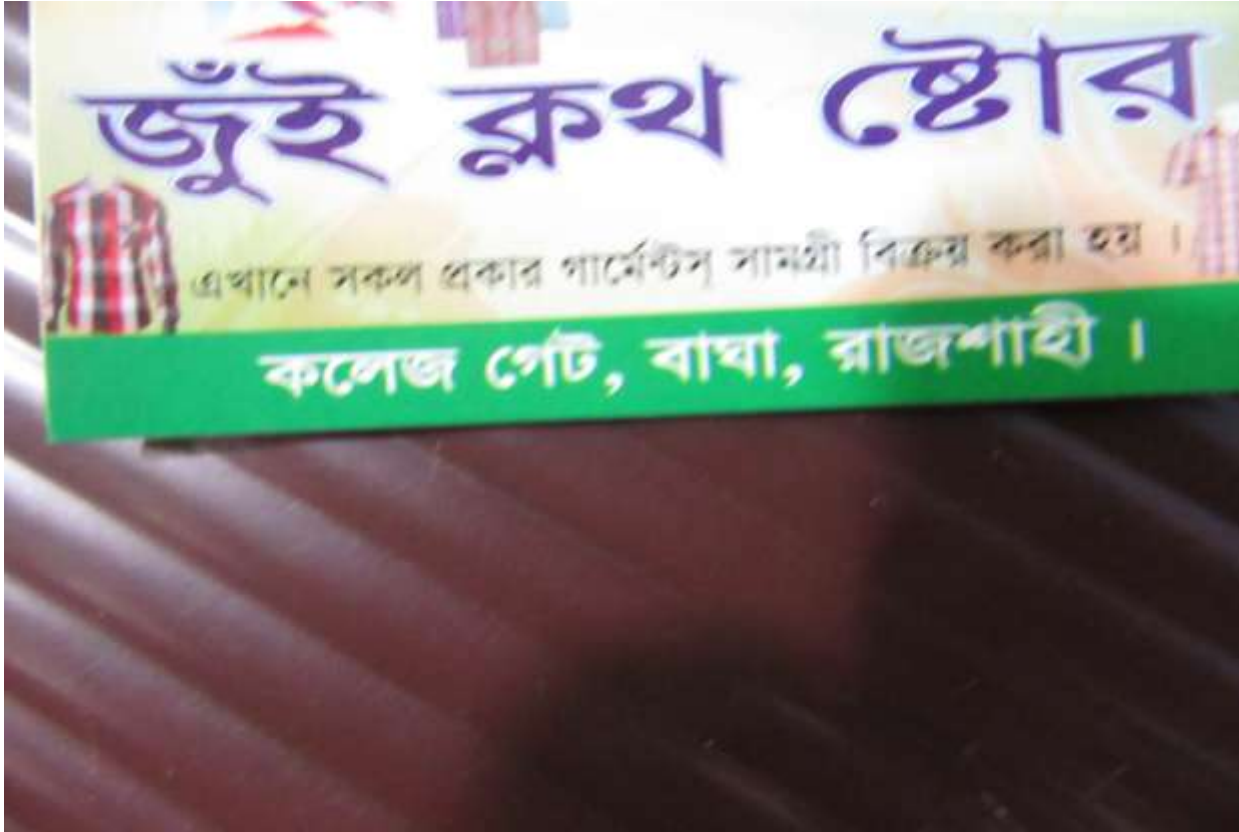


Proposed NU Business Name: **JUY CLOTH STORE**



Project identification and prepared by: Forhad ,BaghaUnit,
Rajshahi

Project verified by: MD. Mijanur Rahman patouary.



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHIN RABBI.
Age	:	07-03-1988 (29 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	-1 Daughter.
No. of siblings:	:	02 Brothers & 02 Sisters.
Address	:	Vill.Amai pur, P.O: Bagha, P.S: Bagha, 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	:	MST. JUYGON BEGUM.
(iii) Fathers name	:	MD. KAZIB UDDIN.
(iv) GB member's info	:	Branch:Monigram, Centre # 44/(Female), Member ID:1105/1, Group No: 04 Member since: 19/09/2008-25/08/2014(06 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT.NO, Outstanding loan: NO.
(v) Who pays GB loan installment	:	Fathers
(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	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01719043671
Family Contact No.	:	01710699787
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JUYGON BEGUM joined Grameen Bank since 06 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	:	JUY CLOTH STORE.
Location	:	Bagha,Rajshahi .
Total Investment in BDT	:	BDT-10,13,000/-
Financing	:	Self BDT 863,000/-(from existing business)85% Required Investment BDT 150,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments Goods.▪The business is operating by entrepreneur. Existing no employees.▪The Shop is rent..▪Agreed grace period is 3 months.▪Average 15% gain on sale.

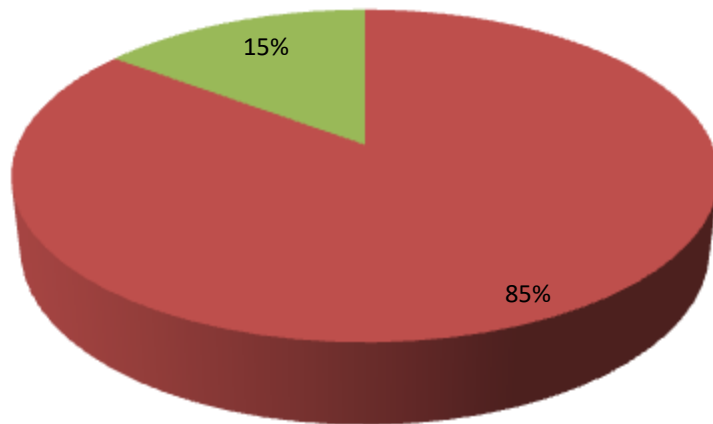
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sale	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Product cost	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
House rant		3,400	40,800
Electricity Bill		500	6,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staf)		2,500	30,000
Entertainment		200	2,400
Generator		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		15,100	181,200
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Garments Goods	863,000	150,000	10,13,000
Total	863,000	150,000	10,13,000

Source of Finance



■ Entrepreneur's Contribution 863,000

■ Investor's Investment 150,000

■ Total 1,013,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Product cost	5,100	153,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
House rant		3,400	40,800	40,800	40,800
Electricity Bill		500	6,000	6,000	6,000
Transportation		3,000	36,000	36,000	36,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		2,500	30,000	30,000	30,000
Entertainment		200	2,400	2,400	2,400
Guard		200	2,400	2,400	2,400
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation			0	0	0
Total fixed Cost (D)		15,100	181,200	181,200	181,200
Net Profit (E) [C-D]		11,900	142,800	159,000	176,010
Investment Payhack			60,000	60,000	60,000

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

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	150,000		
1.2	Net Profit	142,800	159,000	176,010
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		82,800	181,800
	Total Cash Inflow	292,800	241,800	357,810
2	Cash Outflow			
2.1	Purchase of Product	150,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	82,800	181,800	297,810

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;Baga,Rajshahi .
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













Family picture

