

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



Project identification and prepared by: Md.Sohel Mia.
Rajshahi Unit, Rajshahi.

Project verified by: MD. Mijanur Rahman patouary.



Brief Bio of The Proposed Nobin Udyokta

Name	:	Amit Kumar Choudhury
Age	:	17-12-1987 (30 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers, 8 Sisters.
Address	:	Vill: bijoynagar, P.O: Razabari, P.S: Godagari, 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	:	PORNIMA RANI CHUDORI.
(iii) Father's name	:	ANIL KUMAR CHUDORI.
(iv) GB member's info	:	Branch: dewpara, godagari.Centre #02(Female), Member ID: 1125, Group No: 05 Member since: 1995 To Running.(23 Years) First loan: BDT -3000
Further Information:		Existing Loan: BDT 100,000, Outstanding loan:
(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	:	By house rent.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718517574.
Mother's Contact No.	:	01713774415.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PORNIMA RANI CHUDORI.joined Grameen Bank since 23 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AMIT CLOTH STORE
Location	:	Shaheb bazar,Rajshahi.
Total Investment in BDT	:	BDT 10,30,000/-
Financing	:	Self BDT 780,000/-(from existing business) 76% Required Investment BDT 250,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-10*20=200 squire 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.▪ Average 15% gain on sale.▪The shop is rent.▪Agreed grace period is 3 months.

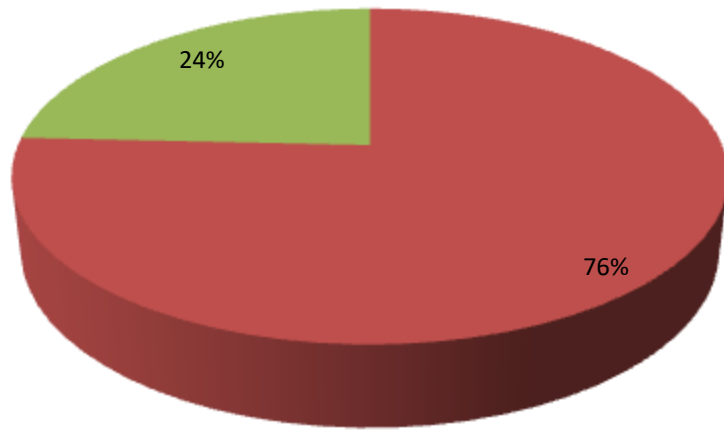
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Goods sale	20,000	600,000	7,200,000
Total Sales (A)	20,000	600,000	7,200,000
Less. Variable Expense			
Product cost	17,000	510,000	6,120,000
Total variable Expense (B)	17,000	510,000	6,120,000
Contribution Margin (CM) [C=(A-B)]	3,000	90,000	1,080,000
Less. Fixed Expense			
House rant		8,000	96,000
Electricity Bill		1,800	21,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		15,000	180,000
Entertainment		500	6,000
Guard		100	1,200
Generator		300	3,600
Mobile Bill		500	6,000
Total fixed Cost (D)		33,200	398,400
Net Profit (E) [C-D]		56,800	681,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Garments Goods			780,000			250,000	10,30,000/=
Total			780,000			250,000	10,30,000/=

Source of Finance



- Entrepreneur's Contribution 780,000
- Investor's Investment 250,000
- **Total 1,030,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Goods Sale	25,000	750,000	9,000,000	9,450,000	9,922,500
Total Sales (A)	25,000	750,000	9,000,000	9,450,000	9,922,500
Less. Variable Expense					
Product cost	21,250	637,500	7,650,000	8,032,500	8,434,125
Total variable Expense (B)	21,250	637,500	7,650,000	8,032,500	8,434,125
Contribution Margin (CM) [C=(A-B)]	3,750	112,500	1,350,000	1,417,500	1,488,375
Less. Fixed Expense					
House rant		8,000	96,000	96,000	96,000
Electricity Bill		1,800	21,600	21,600	21,600
Transportation		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		15,000	180,000	180,000	180,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Generator		300	3,600	3,600	3,600
Mobile Bill		500	6,000	6,000	6,000
Depreciation		100	1,200	1,200	1,200
Total fixed Cost (D)		33,300	399,600	399,600	399,600
Net Profit (E) [C-D]		79,200	950,400	1,017,900	1,088,775

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

Cash flow projection on business plan (rec. & Pay)				
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	950,400	1,017,900	1,088,775
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		850,400	1,768,300
	Total Cash Inflow	1,200,400	1,868,300	2,857,075
2	Cash Outflow			
2.1	Purchase of Product	250,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	850,400	1,768,300	2,757,075

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 058 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of pond; Shahab bazar ,Rajshahi.
Regular customers;

THREATS

Theft
Political unrest













FAMILY PICTURE

