

Proposed NU Business Name: AL AMIN CLOTH STORE



Project identification and prepared by: Md. Lokman Hakim,
Godagari Unite, Rajshahi

Project verified by: MD. MIZANUR RAHAMAN



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. FARDUSI BEGUM
Age	:	02-03-1982(35 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 son 1 daughter
No. of siblings:	:	None
Address	:	Vill: Foredpur,P.O: Sultan gong 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	:	MST.SIFALY BEGUM
(iii) Father's name	:	LATE. SISMOHAMMOD
(iv) GB member's info	:	Branch: Basudebpur, Godagari Centre 63# (Female), Member ID: 9542, Group No: 08 Member since: 07-01-2013(05Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 42,340, Outstanding loan: 22434
(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	:	2 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.	:	01778174796
Father's Contact No.	:	01883479919
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SIFALY BEGUM joined Grameen Bank since 05 years ago. At first she took ,10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

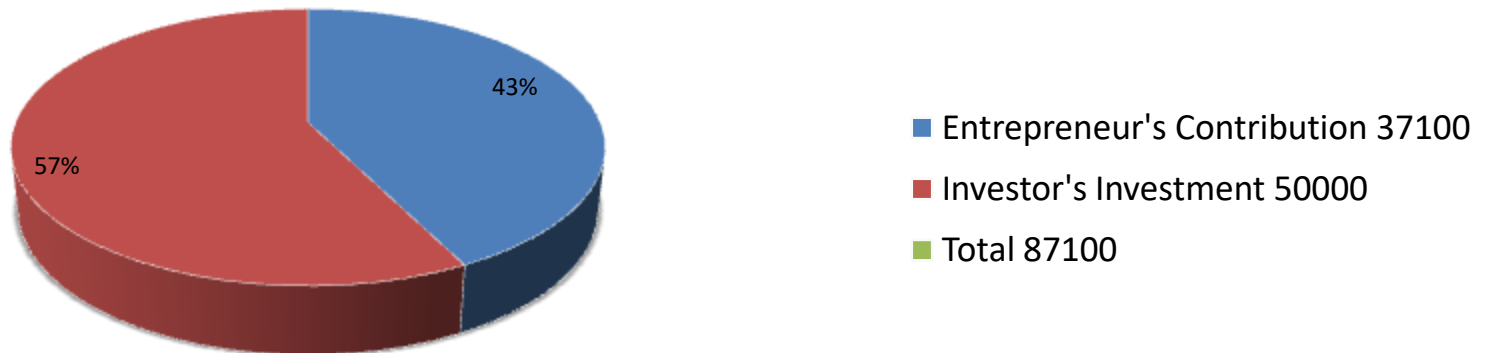
Business Name	:	AL AMIN CLOTH STORE
Location	:	Foridpur, Sultangong, Godagari, Rajshahi
Total Investment in BDT	:	BDT 87,100/-
Financing	:	Self BDT 37,100/-(from existing business) 43% Required Investment BDT 50,000/-(as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 08 ft= 80square ft
Security of the shop	:	0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments business.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Dhaka and Rajshahi▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shari ,Longi,threepic,Moshare,gangi etc	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Shari ,Longi,threepic,Moshare,gangi etc	2400	72000	864000
Total Variable Expense (B)	2400	72000	864000
Contribution Margin(CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2400
Mobile Bill		100	1200
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		2400	28800
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		7700	92400
Net Profit (E) [C-D]		10300	123600

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Shari	28000	20000	48000
Longi	3600	9000	12600
threepic	1050	8000	9050
Moshare	1200	0	1200
gangi	2250	0	2250
katic	1000	0	1000
Garmants Item	0	13000	13000
	0	0	0
	0	0	0
Total	37100	50000	87100

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cloths item	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense					
Cloths item	3200	96000	1152000	1209600	1270080
Total Variable Expense (B)	3200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2400	2700	3000
Mobile Bill		100	1200	1500	1800
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		2400	28800	29100	29400
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		7700	92400	93300	94200
Net Profit (E) [C-D]		16300	195600	209100	223320
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	195600	209100	223320
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		175600	364700
	Total Cash Inflow	245600	384700	588020
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	175600	364700	568020

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Foridpur, Sultangong
Godagari, Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

