

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



Project identification and prepared by: Ramendra Nath Haldar,
Feni Sadar Unit, Feni

Project verified by: Sushanta Kumar Bishwash



6Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHID HASAN (MUNNA)
Age	:	01-12-96 (20 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: West Chilonia P.O: Hazir Baazar P.S: Feni Sadar, 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	:	CHAKINA KHATUN
(iii) Father's name	:	RUHUL AMIN (MEMBOR)
(iv) GB member's info	:	Branch: Kalidaha Feni, Centre # 05 (Female), Member ID: 6191/1, Group No: 06 Member since: 05-04-08 (8Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 1,00,000 Outstanding loan: 91,200
(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. Own business 04 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	018434-31772
Mother's Contact No.	:	01818-146258
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Feni Sadar, ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHAKINA KHATUN joined Grameen Bank since 08 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	:	MUNNA CLOTH STORE
Location	:	Lalpol Baazar, Feni
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 170,000/-(from existing business) 63% Required Investment BDT 100,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 18 ft =360 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Sandal,Lungi, Gamcha, Towel,Shirt, Pant etc▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed after getting equity money.▪The shop is own.▪Collects goods from Feni▪Agreed grace period is 3 months.

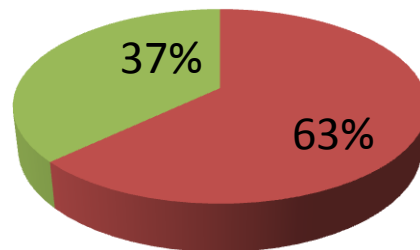
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sandal,Lungi, Gamcha, Towel,Shirt, Pant etc	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Sandal,Lungi, Gamcha, Towel,Shirt, Pant etc	2240	67200	806400
Total variable Expense (B)	2,240	67200	806400
Contribution Margin (CM) [C=(A-B)]	560	16800	201600
Less Variable Expense			
Rent		1,650	19800
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		50	600
Generator		200	2400
Mobile bill		300	3600
Total fixed cost (D)		8,300	99600
Net Profit (E)= [C-D]		8,500	102000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Juta Sanda	300	100	30,000	0	0	0	30,000
Lungi	150	135	20,250	50	300	15,000	35,250
Gamcha	150	100	15,000	0	0	0	15,000
Mosquito Net	300	35	10,500	0	0	0	10,500
Genji	100	80	8,000	100	100	10,000	18,000
Sharee	450	72	32,400	500	80	40,000	72,400
Umbrella	100	20	2,000	100	100	10,000	12,000
Shirt	250	20	5,000	0	0	0	5,000
Pant	300	10	3,000	0	0	0	3,000
Others			13,850	0	0	0	13,850
Security			30,000			0	30,000
Sandal			0	250	100	25,000	25,000
	0	0	0	0	0	0	0
Total		572	170,000	400	0	100,000	270,000

Source of Finance



■ Entrepreneur's Contribution 170,000

■ Investor's Investment 100,000

■ Total 270,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Sandal,Lungi, Gamcha, Towel,Shirt, Pant etc	5000	150000	1800000	1890000
Total Sales (A)	5000	150000	1800000	1890000
Less Variable Expense				
Sandal,Lungi, Gamcha, Towel,Shirt, Pant etc	4000	120000	1440000	1512000
Total variable Expense (B)	4,000	120000	1440000	1512000
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000
Less Variable Expense				
Rent		1,650	19,800	19,800
Electricity bill		700	8400	8,600
Transportation		700	8400	8,600
Salary (self)		5000	60000	60,000
Salary(Staff)		5000	60000	60,000
Entertainment		300	3600	3,600
Guard		50	600	600
Generator		200	2400	2,400
Mobile bill		350	4200	4,300
Total fixed cost (D)		13,900	166800	167,300
Net Profit (E)= [C-D]		16100	193200	210,700
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	193,200	210,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		133,200
	Total Cash Inflow	293200	343900
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	133,200	283900

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















মেসার্স

মুন্না ক্লথ এন্ড লাইটিং হাউজ

এখানে শাড়ী, লুঙ্গী, জুতা, গামছা,
বেবী সুট ও ছোট-বড় বিভিন্ন
অনুষ্ঠানে আলোকসজ্জা করা হয়।



থোঃ রুহুল আমিন মেঘার # ০১৮১৮-১৪৬২৫৮, কামরুল- ০১৮১১-৯৭০৫৭৪

স্ট, লালপোল, ফেনী।

FAMILY PICTURE

