

## Proposed NU Business Name: **MIM CLOTH STORE**



Project identification and prepared by: Lokman Hekim  
Godagari Unit, Rajshahi

Project verified by: Abdul Manna Talukdar



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

Name	:	<b>MD SAKIBUL KASAN</b>
Age	:	06-03-1995 (21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Baragachi , P.O: Matikata , 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	:	<b>MST KAMRUNNAHAR</b>
(iii) Father's name	:	<b>MD TIPU SULTAN</b>
(iv) GB member's info	:	Branch : Matikata,Godagari , Centre : 23 (Female), Member ID: 3466 , Group No: 07 Member since: 24-07-2012 (04 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 40000 Outstanding loan: BDT 27680
(v) Who pays GB loan installment	:	NA
(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. 02 Years in own business. He has no training.
Other Own/Family Sources of Income	:	Agriculture (BDT 12000)
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01765-581583
Family's Contact No.	:	01713-727634
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST KAMRUNNAHAR** joined Grameen Bank since 04 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIM CLOTH STORE</b>
Location	:	Vatopara, Vatopara, Godagari, Rajshahi
Total Investment in BDT	:	BDT 185000/-
Financing	:	Self BDT 135000/- (from existing business) 73% Required Investment BDT 50000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Sharee, Three piece, Lungi, Long cloth etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Ataikula, Pabna</li><li>▪Agreed grace period is 3 months.</li></ul>

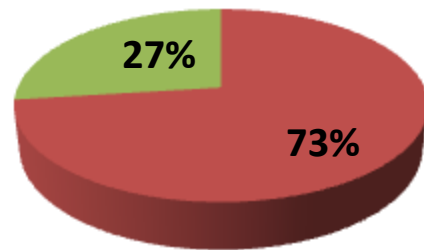
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Sharee, Three piece, Lungi, Long cloth etc.	2700	81000	972000
<b>Total Sales (A)</b>	2700	81000	972000
<b>Less Variable Expense</b>			
Sharee, Three piece, Lungi, Long cloth etc.	2160	64800	777600
<b>Total variable Expense (B)</b>	2,160	64800	777600
<b>Contribution Margin (CM) [C=(A-B)]</b>	540	16200	194400
<b>Less Variable Expense</b>			
Rent		500	6000
Electricity bill		100	1200
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		8,000	96000
<b>Net Profit (E)= [C-D]</b>		8,200	98400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sharee	100	600	60,000	50	600	30,000	90,000
Three piece	30	500	15,000	20	500	10,000	25,000
Lungi	60	400	24,000	25	400	10,000	34,000
Long cloth	300	50	15,000	0	0	0	15,000
Ready made cloth	1	21000	21,000	0	0	0	21,000
Security	0	0	0	0	0	0	0
<b>Total</b>	<b>491</b>	<b>0</b>	<b>135,000</b>	<b>95</b>	<b>0</b>	<b>50,000</b>	<b>185,000</b>

## Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 50,000
- Total 185,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Sharee, Three piece, Lungi, Long cloth etc.	4000	120000	1440000	1512000	1587600
<b>Total Sales (A)</b>	4000	120000	1440000	1512000	1587600
<b>Less Variable Expense</b>					
Sharee, Three piece, Lungi, Long cloth etc.	3200	96000	1152000	1209600	1270080
<b>Total variable Expense (B)</b>	3,200	96000	1152000	1209600	1270080
<b>Contribution Margin (CM) [C=(A-B)</b>	800	24000	288000	302400	317520
<b>Less Variable Expense</b>					
Rent		500	6000	6,000	6000
Electricity bill		200	2400	2900	3400
Transportation		2,300	27600	28,100	28600
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		8,500	102,000	103,100	104200
<b>Net Profit (E)= [C-D]</b>		15500	186000	199,300	213320
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	186,000	199,300	213320
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		166,000	345300
	<b>Total Cash Inflow</b>	<b>236000</b>	<b>365300</b>	<b>558620</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>166,000</b>	<b>345300</b>	<b>538620</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

