

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



Project identification and prepared by: Md . Obaidullah,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	RASHED MIA
Age	:	13-07-1992 (25 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill: Naruamala P.O Naruamala, P.S: Gabtoli, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AYESHA BEGUM
(iii) Father's name	:	JHONTU MIA
(iv) GB member's info	:	Branch: Gabtoli, Centre # 24(Female), Member ID: 2927, Group No: 07 Member since: 11-05-2004 (03Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-028660
Family's Contact No.	:	01761-521016
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA BEGUM joined Grameen Bank since 03 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JONNONI CLOTH STORE
Location	:	Naruamala, Gabtoli, Bogra
Total Investment in BDT	:	BDT 230000/-
Financing	:	Self BDT 1,70,000/- (from existing business) 74% Required Investment BDT 60,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 09 ft= 90 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sale & Sewing Shirts, Pants and other Clothes etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no labors.▪After getting equity fund 01 labors will be appointed.▪Agreed grace period is 3 months.

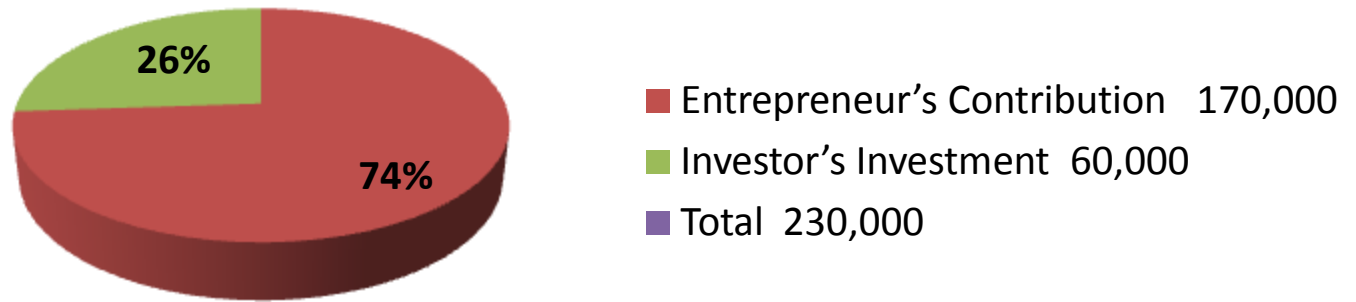
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales shari,lungi,three pice and others	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Sales shari,lungi,three pice and others	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
House rant		400	4,800
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		200	2,400
Guard		100	1,200
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shari	60	500	30,000	50	500	25,000	55,000
Lungi	100	300	30,000	50	300	15,000	45,000
Sit Cloth	50	1000	50,000	5	1000	5,000	55,000
Three pice	30	300	9,000	50	300	15,000	24,000
Others	1	11000	11,000	0	0	0	11,000
Security	1	40000	40000				40000
	0	0	170,000	155	0	60,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sales shari,lungi,three pice and others	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Sales shari,lungi,three pice and others	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
House rant		400	4,800	4,800	4,800
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,400	76,800	76,800	76,800
Net Profit (E) [C-D]		8,600	103,200	112,200	121,650
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	103,200	112,200	121,650
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		79,200	167,400
	Total Cash Inflow	163,200	191,400	289,050
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	79,200	167,400	265,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
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







কিনমিত্তাহিক রাহমানিক রাহিম

জননী কুখ ষ্টোর

প্রোঃ মোঃ রাশেদ প্রাং

০১৭৭৪-০২৮৬৬০ (রাশেদ)

০১৭৬১-৫২১০১৬ (কান্ট)

দেশী-বিদেশী প্যান্ট, শার্ট, শ্রী পিচ
সহ যাবতীয় কাপড় সুলভ পাইকারী
ও খুচরা মূল্যে বিক্রয় করা হয়।



আনোয়ারা আহম্মেদ শপিং কমপ্লেক্স, নাড়ুয়ামালা হাট, গাবতলী, বগুড়া।





FAMILY PICTURE

