

Proposed NU Business Name: MS FIROZA CLOTH STORE



Project identification and prepared by: Ishak Chambugong
Sonatola Unit, Bogra

Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FARUK HOSSAIN KHANDAKAR
Age	:	11-10-1991 (26Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Shhipur, P.O: S A Collage , P.S: Sonatola , Dist: Bogra
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 FIJAYA BEGUM
(iii) Father's name	:	MD. ABDUL HAI
(iv) GB member's info	:	Branch : Sonarai , Centre : 23 (Female), Member ID: 2038/1, Group No: 08 Member since: 4-11-2012 (05 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 30000 Outstanding loan: 23400
(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. 2 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01839-571573
Family's Contact No.	:	01753-322821
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST FIJAYA BEGUM joined Grameen Bank since 05 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	:	MS FIROZA CLOTH STORE
Location	:	S A Collage Road, Sonatola
Total Investment in BDT	:	BDT 160000 /-
Financing	:	Self BDT 110000/- (from existing business) 69% Required Investment BDT 50000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 11ft= 88 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cloths items.▪Average 20% gain on sales.▪The business is operating by entrepreneur . Existing no employee.▪After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

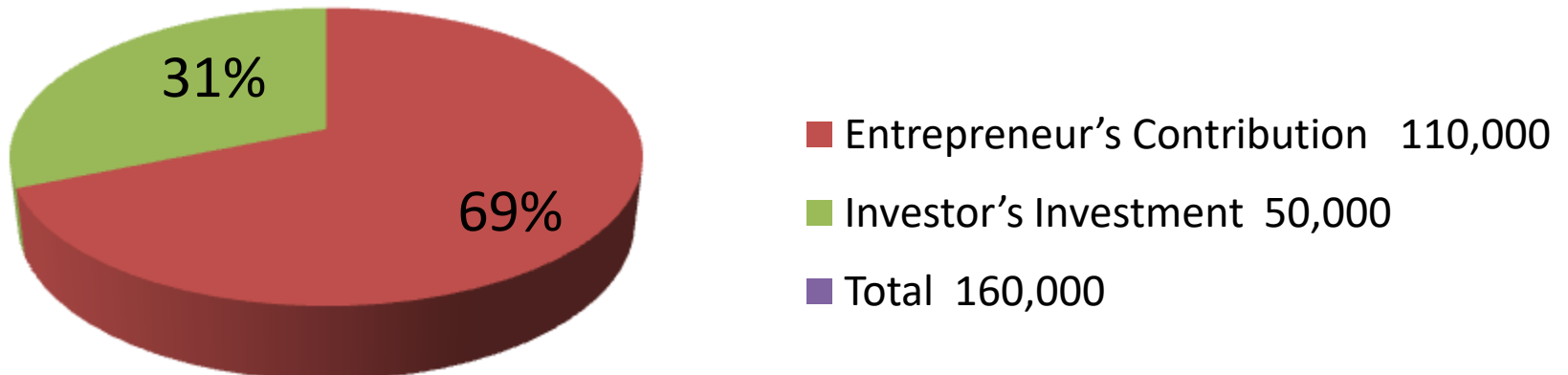
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	1800	54000	648000
Total sales (A)	1800	54000	648000
Less Variable Exp.			
Cloth items	1440	43200	518400
Total Variable exp. (B)	1440	43200	518400
Contribution Margin CM [C= (A-B)]	360	10800	129600
less fixed exp.			
Rent		3000	36000
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		4000	48000
Mobile		200	2400
total fixed cost (D)		7700	92400
Net profit (E) [C-D]		3100	37200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sharee	45	700	31,500	35	700	24,500	56,000
Long cloth	260	40	10,400	236	25	5,900	16,300
Print Cloth	250	60	15,000	160	60	9,600	24,600
Borka	15	800	12,000			0	12,000
Bed Sheet	15	700	10,500			0	10,500
Others	106	100	10,600	100	100	10,000	20,600
Security			20,000				20,000
Total	691		110,000	531		50,000	160,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	3300	99000	1188000	1247400	1309770
Total Sales (A)	3300	99000	1188000	1247400	1309770
less variable Expenses					
Cloth items	2640	79200	950400	997920	1047816
Total variable Expenses (B)	2640	79200	950400	997920	1047816
Contribution Margin (CM)= (A-B)	660	19800	237600	249480	261954
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		200	2400	2400	2400
Transportation		364	4368	4368	4368
Salary (self)		5000	60000	60000	60000
Salary (staff)		4000	48000	48000	48000
Mobile		200	2400	2400	2400
Total Fixed Cost		12764	153168	153168	153168
Net Profit (E) (C-D)		7036	84432	96312	108786
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84,432	96,312	108786
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64,432	140744
	Total Cash Inflow	134432	160744	249530
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	64,432	140744	229530

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 0 Years:02
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







ফিরোজা

নিপুনিয়াহির কাছমানির বাহির

থোঃ মোঃ ফারুক হোসেন

০১৮৩৯-৫৭১৫৭৯

০১৭৫৩-৩২২৮২১

ক্লথ ষ্টোর

এখানে দেশী-বিদেশী গেঞ্জি, শার্ট, প্যান্ট, জী-পিচ, ওড়না, শাড়ী, লুঙ্গী, পাঞ্জাবী, ট্রাউজার, বোততা, সিট কাপড়, বেডসিট সহ ছোট্ট সোনা মনিদের সর্বপ্রকার ইহুদী সোফার পাওয়া যায়।
সৈয়দ আহম্মদ কলেজ ষ্টেশন (মন্ডল মার্কেট), সোনাতলা, বগুড়া।



ব্রাহ্মণিক
স্বাস্থ্য
সংরক্ষণ
কেন্দ্র
স্বাস্থ্য
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FAMILY PICTURE

