

Proposed NU Business Name: AL MODINA CLOTH STORE



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Sonatala unit.Bogra.

Project verified by: Md. Mozaharul islam Sarker.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIFUL ISLAM
Age	:	15-01-1992 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Sisters 1 Brother
Address	:	Vill: Kusahata, P.O: Charpara, P.S: Sonatala 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	:	Most. Anowara Begum
(iii) Father's name	:	Md Hozarat Ali
(iv) GB member's info	:	Branch: Hat koramja, Sonatala, Centre # 19 (Female), Member ID: 3192, Group No: 02 Member since: 28-01-2007 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 60,000/-, Outstanding loan: BDT 49,500
(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. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-606242
Mother's Contact No.	:	01713-793462
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Anowara Begum joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AL MODINA CLOTH STORE
Location	:	Charpara, Sonatala, Bogra.
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 220,000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Shari, Three pitch, Lungi, Bad sheet, Shirt pitch, etc.▪ Average 20% gain on sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is own.▪ Collects goods from Bogra Market, Bogra▪ Agreed grace period is 3 months.

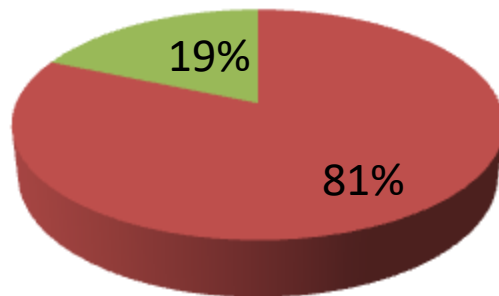
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cloth items	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		700	8,400
Electricity Bill		400	4,800
Transportation		600	7,200
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Shari	50	800	40,000	30	800	24,000	64,000
Three pitch	45	600	27,000	20	600	12,000	39,000
Lungi	55	300	16,500	30	300	9,000	25,500
Bed Sheet	45	450	20,250	0	0	0	20,250
Shirt pitch	30	300	9,000	0	0	0	9,000
Pant pitch	40	300	12,000	0	0	0	12,000
Others	1	15250	15,250	1	5000	5,000	20,250
Security	1	80000	80,000	0	0	0	80,000
Total	267		220,000	1	6,700	50,000	270,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 50,000
- Total 270,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
Cloth items	2,240	67,200	806,400	846,720	889,056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
House rant		700	8,400	8,400	8,400
Electricity Bill		400	4,800	4,800	4,800
Transportation		600	7,200	7,200	7,200
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,000	84,000	84,000	84,000
Net Profit (E) [C-D]		9,800	117,600	127,680	138,264
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	117,600	127,680	138,264
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		77,600	165,280
	Total Cash Inflow	167,600	205,280	303,544
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	97,600	185,280	283,544

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Charpara,Sonatala,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





আল-মাদিনা
ফোন: ০১৭২২৫৬৬২৪২

ক্রেতা স্টোর।
ফোন: ০১৭২২৫৬৬২৪২ → বয়সড়া
কুল রোড, চরণপাড়াহাট, সোনাডালা, বগুড়া।

আল-মাদিনা
ক্রেতা
স্টোর

প্রো:মো:
আফি
০১৭২২৫৬৬২৪২

দয়া করে
জুতা খুলে
প্রবেশ
করুন







Family picture

