

**Proposed NU Business Name: BAPARY CLOTHS STORE**



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

|  |   |  |
|--|---|--|
| Name   | : | <b>RINTU KUMER NATH</b>  |
| Age  | : | 01-01-1986(27 Years)   |
| Education, till to date                        | : | Class nine   |
| Marital status                                 | : | Unmarried.   |
| Children                                       | : | N/A  |
| No. of siblings:                               | : | 04 Brothers,01 Sisters.  |
| Address  | : | Vill: Purbo chandrapur, P.O:Boyragirhat P.S: Danbhoyian, 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                             | : | <b>PUSPOY RANI DEBI</b>  |
| (iii) Father's name                            | : | <b>BROZ GOPAL NATH</b>   |
| (iv) GB member's info                          | : | Branch:Kadra, Sandbag Centre # 10(Female),<br>Member ID: 2460, Group No: 03<br>Member since: 2006 to 2010 (05Years)<br>First loan: BDT 5,000 |
| Further Information:                           |   | Existing Loan: BDT: 10,000, 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,<br>BRAC ASA etc | : | No   |

|   |   |  |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil  |
| Business Experiences and Training Info  | : | 13years experience in running business. 11 years is won business.<br>He has 02 years training. |
| Other Own/Family Sources of Income  | : | -  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01836060035  |
| Family's Contact No.  | : | 01823975271  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni                                   |

**PUSPOY RANI DEBI** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

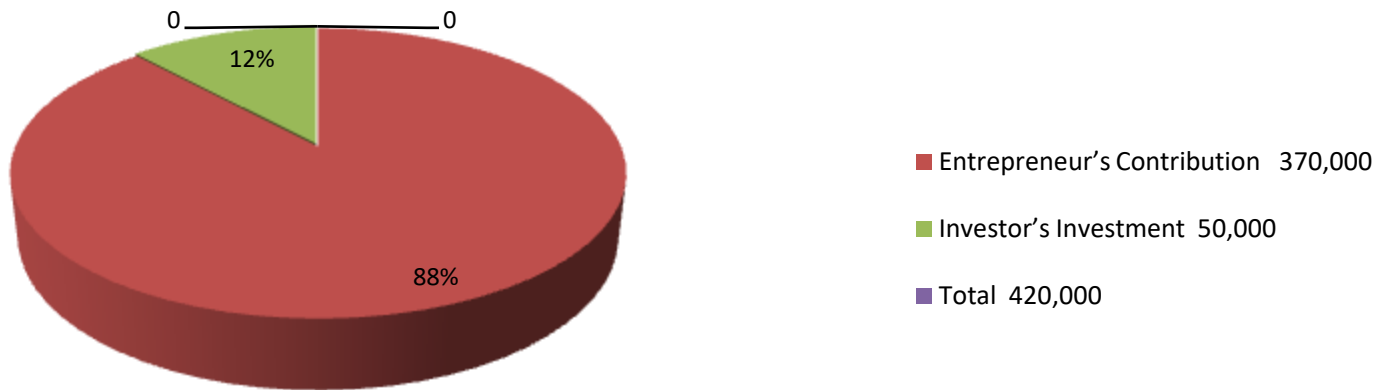
# Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>ANOWAR HOSSAIN STORE</b>   |
| Location  | : | JanataBank road,Boyragirhat,Dagonbhuyain, Feni.   |
| Total Investment in BDT                           | : | BDT 420,000/-   |
| Financing   | : | Self BDT 370,000/-(from existing business) 88%<br>Required Investment BDT 50000/-(as equity) 12%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 20ft*10ft=200squareft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Germentes etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul> |

| <b>Particular</b>                        | <b>Daily</b> | <b>Monthly</b> | <b>Yearly</b> |
|--|--------------|----------------|---------------|
| <b>Revenue (sales)</b>                   |              |                |               |
| Softdrinks,Biscuites,Chipes etc.         | 4,000        | 120000         | 1440000       |
| <b>Total sales (A)</b>                   | 4000         | 120000         | 1440000       |
| <b>Less Variable Exp.</b>                |              |                |               |
| Softdrinks,Biscuites,Chipes etc.         | 3200         | 96000          | 1152000       |
| <b>Total Variable exp. (B)</b>           | 3200         | 96000          | 1152000       |
| <b>Contribution Margin CM [C= (A-B)]</b> | 800          | 24000          | 288000        |
| <b>less fixed exp.</b>                   |              |                |               |
| Rent                                     |              | 2000           | 24000         |
| Electricity bill                         |              | 1000           | 12000         |
| Transportation                           |              | 1000           | 12000         |
| Salary (self)                            |              | 5000           | 60000         |
| Salary(staff)                            |              | 0              | 0             |
| Entertainment                            |              | 300            | 3600          |
| Gird                                     |              | 150            | 1800          |
| Generator                                |              | 150            | 1800          |
| Mobile bill                              |              | 500            | 6000          |
| <b>total fixed cost (D)</b>              |              | 10100          | 121200        |
| <b>Nit profit</b>                        |              | 13900          | 166800        |

## Investment Breakdown

| Existing     |      |            |               | Proposed |            |              |                |
|--------------|------|------------|---------------|----------|------------|--------------|----------------|
| Particulars  | Qty. | Unit Price | Amount (BDT)  | Qty      | Unit Price | Amount (BDT) | Proposed Total |
| Than Cloth   | 50   | 2000       | 100000        | 0        | 0          | 50000        | 150000         |
| Sari         | 200  | 500        | 100000        | 0        | 0          | 0            | 100000         |
| Lungi        | 300  | 300        | 90000         | 0        | 0          | 0            | 90000          |
| Sit Cloth    | 200  | 50         | 10000         | 0        | 0          | 0            | 10000          |
| Others       | 0    | 0          | 20000         | 0        | 0          | 0            | 20000          |
| Security     | 0    | 0          | 50000         | 0        | 0          | 0            | 50000          |
| <b>Total</b> |      |            | <b>370000</b> |          |            | <b>50000</b> | <b>420000</b>  |



## Financial Projection

| Particular                             | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|-------|---------|----------|----------|----------|
| Revenue (sales)                        | Daily | Monthly | Year1    | Year 2   | Years 3  |
| Softdrinks,Biscuites,Chipes etc.       |       |         |          |          |          |
| <b>Total Sales (A)</b>                 | 5200  | 156000  | 1872000  | 1965600  | 2063880  |
| less variable Expenses                 | 5200  | 156000  | 1872000  | 1965600  | 2063880  |
| Softdrinks,Biscuites,Chipes etc.       |       |         |          |          |          |
| Total variable Expenses (B)            | 4160  | 124800  | 1497600  | 1572480  | 1651104  |
| <b>Contribution Margin (CM)= (A-B)</b> | 4160  | 124800  | 1497600  | 1572480  | 1651104  |
| <b>Less Fixed Expenses</b>             | 1040  | 31200   | 374400   | 393120   | 412776   |
| Rent                                   |       |         |          |          |          |
| Electricity bill                       |       | 2000    | 24000    | 24000    | 24000    |
| Transportation                         |       | 1500    | 18000    | 18200    | 18400    |
| Salary (self)                          |       | 1500    | 18000    | 18200    | 18400    |
| Salary(staff)                          |       | 5000    | 60000    | 60000    | 60000    |
| Entertainment                          |       | 5000    | 60000    | 60000    | 60000    |
| Gird                                   |       | 300     | 3600     | 3600     | 3600     |
| Generator                              |       | 150     | 1800     | 1800     | 1800     |
| Mobile bill                            |       | 150     | 1800     | 1800     | 1800     |
| <b>Total Fixed Cost</b>                |       | 700     | 8400     | 8600     | 8800     |
| <b>Net Profit (E) (C-D)</b>            |       | 16300   | 195600   | 196200   | 196800   |
| Investment Payback                     |       | 14900   | 178800   | 187740   | 215976   |



# *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  | <b>178800</b>       | <b>187740</b>       | <b>215976</b>       |
| 1.3        | Depreciation (Non cash item)                      |                     |                     |                     |
| <b>1.4</b> | Opening Balance of Cash Surplus                   |                     | 158,800             | 326,540             |
|            | <b>Total Cash Inflow</b>                          | 228,800             | 346,540             | 542,516             |
| 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>                         | 70,000              | 20000               | 20000               |
| <b>3</b>   | <b>Net Cash Surplus</b>                           | 158,800             | 326,540             | 522,516             |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :13 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

