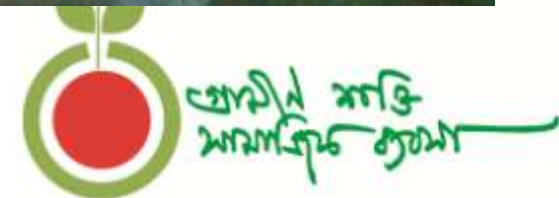


Proposed NU Business Name: **MAYER DUA CLOTH STORE**



Project identification and prepared by: Monoranjon ,  
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SUMAIYA AKTER MIM</b>
Age	:	10-10-1986 (18 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill: Kashipur P.O:Ponchorsar P.S Munshiganj Sador, Dist: Munshiganj
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>SATHI BEGUM</b>
(iii) Father's name	:	<b>ABU KALAM</b>
(iv) GB member's info	:	Branch: Ponchorsar Centre # 37 (Female), Member ID: 3943/1, Group No: 07 Member since: 13-04-2001 (17 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 300,000/- Outstanding loan: BDT 137,200/-
(v) Who pays GB loan installment	:	Mother
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01997-146045
Mother's Contact No.	:	01961-241971
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHATI BEGUM** joined Grameen Bank since 17 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER DUA CLOTH STORE</b>
Location	:	Kashipur, Ponchorsar, Munshiganj
Total Investment in BDT	:	BDT 143,800/-
Financing	:	Self BDT 103,800(from existing business) 38% Required Investment BDT 40,000(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Three pice, Gage Cloth,Shari, Voyel, Longi etc.</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Islampur,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

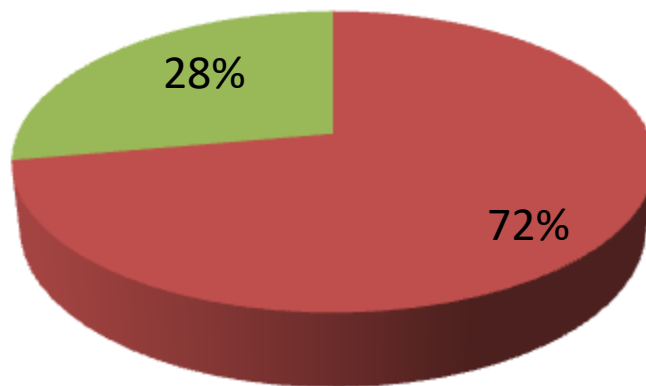
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments item	1,000	30,000	360,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>			
Garments item	600	18,000	216,000
<b>Total variable Expense (B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Transport		500	6,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,000</b>	<b>72,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three pice (50*500)	25,000	30,000	65,000
Gage Cloth (100*60)	6,000	4,800	10,800
Voyel ( 100*42)	4,200	5,200	9,400
Shari (50*350)	17,500		17,500
Jorjet (100*120)	12,000		12,000
Suti Orna(100*80)	8,000		8,000
other	31,100		31,100
<b>Total</b>	<b>103,800</b>	<b>40,000</b>	<b>143,800</b>

## Source of Finance



- Entrepreneur's Contribution 103,800
- Investor's Investment 40,000
- Total 143,800

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Garments item	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	1,500	45,000	540,000	567,000	595,350
<b>Less. Variable Expense</b>					
Garments item	900	27,000	324,000	340,200	357,210
<b>Total variable Expense (B)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Contribution Margin (CM)</b> [C=(A-B)]	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Transport		500	6,000	6,000	6,000
Electricity Bill		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation					
<b>Total Fixed Cost</b>		<b>6,000</b>	<b>72,000</b>	<b>72,200</b>	<b>72,400</b>
<b>Net Profit (E) [C-D]</b>		<b>12,000</b>	<b>144,000</b>	<b>154,600</b>	<b>165,740</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	144,000	154,600	165,740
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		128,000	266,600
	<b>Total Cash Inflow</b>	<b>184,000</b>	<b>282,600</b>	<b>432,340</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>128,000</b>	<b>266,600</b>	<b>416,340</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 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;

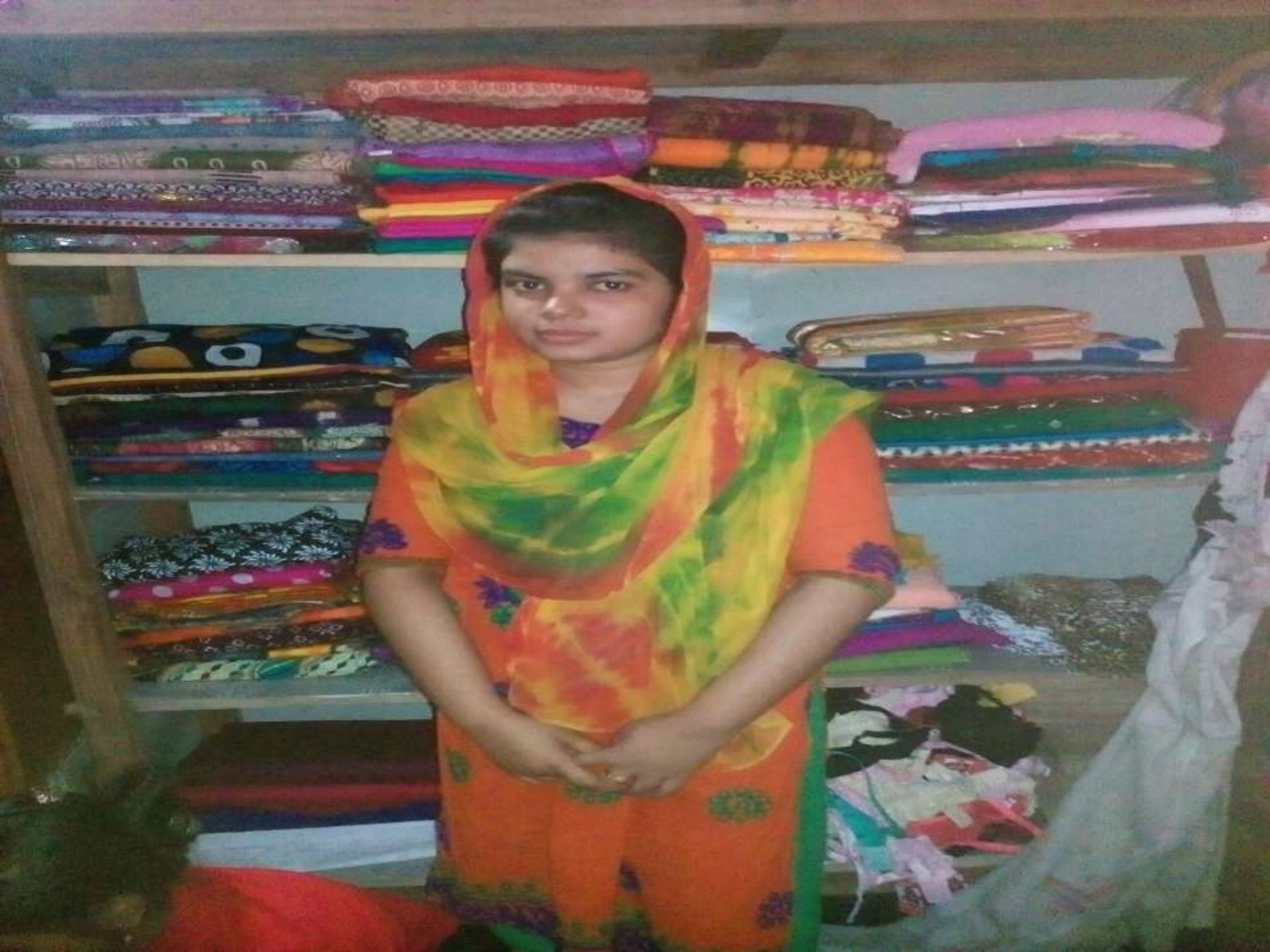
## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

