

# ALAM CLOTH STORE



28<sup>th</sup> SB Design Lab (executive session)  
07<sup>th</sup> September, 2014 at Yunus Centre

**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>MD SHAHADAT MOLLA</b>
Age	:	10-06-1980      (34 Years)
Marital status	:	Married
Children	:	3
No. of siblings:	:	3 Brothers & 1 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>HALIMA BEGUM</b>
(iii) Father's name	:	Mr. <b>AKMOT MOLLA</b>
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 15 (Female), Member ID.: 8775, Group No: 12 Member since 25-02-2009 (5 Years), First loan:5,0000 taka.
Further Information:	:	Existing loan: Tk.5,000 Outstanding: 4,120 taka
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GCCN, GKF etc..	:	No
Education, till to date	:	H.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Currently run a cloth store
Business Experiences and Training Info	:	Ten years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	The entrepreneur father has a grocery shop & mother rearing cow
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-789156
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Halima Begum is a member of Grameen Bank since 5 years. At first she was took 5,000 taka loan from Grameen Bank & purchase a calf. Halima Begum consecutively took loan from GB. By utilization this loan she was made house, purchase land & successfully done her son education. She also provide fund to her husband & son. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>ALAM CLOTH STORE</b>
Address/ Location	:	Vill: Rajabari, P.O: Elenga P.S: Kalihati Dist: Tangail
Total Investment in BDT	:	5,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 40% Required Investment BDT 3,00,000 (as equity) 60%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	6,000 Taka
Implementation	:	The business is planned to be scaled up by investment in existing products like Sharee, Three Piece, Lungi, Shirt, Pant, Bed Sheet, Scarf. The targeting breakeven point is within the first year & payback period is estimated to be three years.

# PROJECT SUMMERY



- ✓ Running a cloth store with an experience of ten years.
- ✓ All kind of garments item like; Shirt Piece, Pant Piece, Three Piece, Saree, Lungi Bed Sheet etc are available.
- ✓ Average 10% gain on purchase.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing one employee.
- ✓ The entrepreneur source of income only from this shop.
- ✓ Collects cloths from Islampur & Tongi.

# Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shirt Piece, Pant Piece Three Piece,	3,850	115,500	1,386,000
Lungi, Sharee, Bed Sheet	2,750	82,500	990,000
<b>Total Sales (A)</b>	<b>6,600</b>	<b>198,000</b>	<b>2,376,000</b>
<b>Less. Variable Expense</b>			
Shirt Piece, Pant Piece Three Piece,	3,500	105,000	1,260,000
Lungi, Sharee, Bed Sheet	2,500	75,000	900,000
<b>Total variable Expense (B)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		1,500	18,000
Guard		100	1,200
Mobile Bill		300	3,600
Salary (staff)		5,000	60,000
Entertainment & Others		200	2,400
<b>Total fixed Cost (D)</b>		<b>10,100</b>	<b>121,200</b>
<b>Net Profit (E) [C-D]</b>		<b>7,900</b>	<b>94,800</b>

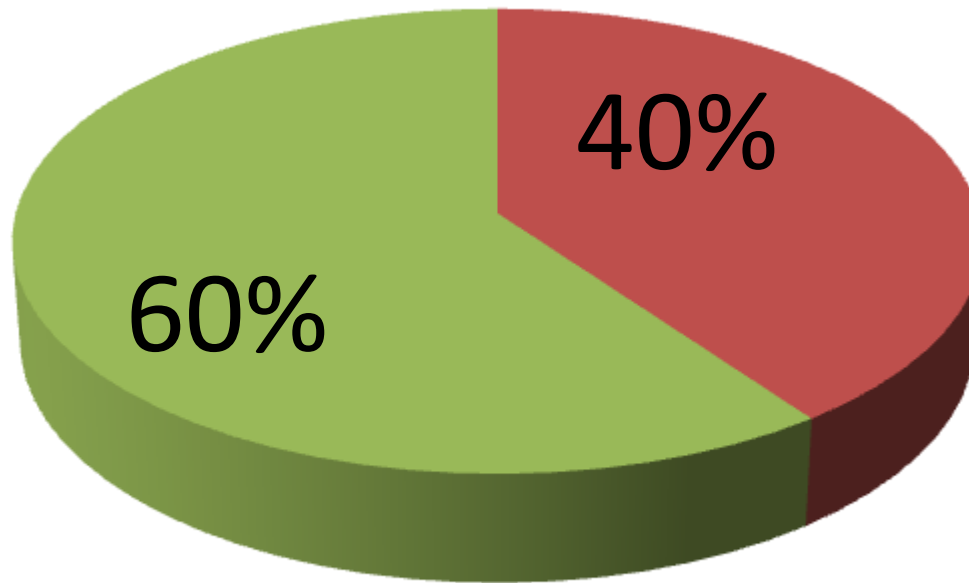
# Investment Breakdown

<b>Particulars</b>	<b>Existing</b>	<b>proposed</b>	<b>proposed Total</b>
Shirt Piece, Pant Piece, Three Piece	1,20,000	1,70,000	2,90,000
Lungi, Sharee	80,000	1,30,000	2,10,000
<b>Total</b>	<b>2,00,000</b>	<b>3,00,000</b>	<b>5,00,000</b>



# Source of Finance

- Entrepreneur's Contribution 200,000
- Investor's Investment 300,000
- Total 500,000



# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Shirt Piece, Pant Piece Three Piece,	6,600	198,000	2,376,000	2,494,800	2,619,540
Lungi, Sharee, Bed Sheet	4,400	132,000	1,584,000	1,663,200	1,746,360
<b>Total Sales (A)</b>	<b>11,000</b>	<b>330,000</b>	<b>3,960,000</b>	<b>4,158,000</b>	<b>4,365,900</b>
<b>Less. Variable Expense</b>					
Shirt Piece, Pant Piece Three Piece,	6,000	180,000	2,160,000	2,268,000	2,381,400
Lungi, Sharee, Bed Sheet	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total variable Expense (B)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>	<b>3,780,000</b>	<b>3,969,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	31,500	33,075
Electricity Bill		600	7,200	7,560	7,938
Transportation		2,000	24,000	25,200	26,460
Guard		100	1,200	1,260	1,323
Mobile Bill & SMS Monitoring		400	4,800	5,040	5,292
Salary (staff)		5,000	60,000	63,000	66,150
Salary (self)		6,000	72,000	75,600	79,380
Entertainment & Others		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>16,900</b>	<b>202,800</b>	<b>212,940</b>	<b>223,587</b>
<b>Net Profit (E) [C-D)</b>		<b>13,100</b>	<b>157,200</b>	<b>165,060</b>	<b>173,313</b>
<b>Investment Payback</b>			<b>120,000</b>	<b>120,000</b>	<b>120,000</b>

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit ( Ownership Tr. Fee added back)	157,200	165,060	173,313
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		37,200	82,260
	<b>Total Cash Inflow</b>	<b>457,200</b>	<b>202,260</b>	<b>255,573</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	<b>Total Cash Outflow</b>	<b>420,000</b>	<b>120,000</b>	<b>120,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>37,200</b>	<b>82,260</b>	<b>135,573</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 Years  
Quality services and products;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures





# FAMILY PICTURE

