

## Proposed NU Business Name: **FAHIM CLOTH STORE**



Project identification and prepared by: Md. Nur Islam,  
Kaliakoir Unit, Gazipur

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD. AZIZUL ISLAM</b>
Age	:	20-01-1990(26 Years)
Education, till to date	:	Class X
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Mediya Sulai, P.O: Boroibari, P.S: Kaliakoir, Dist: Gazipur
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>HAMIDA BEGUM</b>
(iii) Father's name	:	<b>SOBUR ALI</b>
(iv) GB member's info	:	Branch: Boroibari, Kaliakoir, Centre # 18(Female), Member ID: 4816, Group No: 08 Member since: 15-09-2003-12-01-2016 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10000, 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, 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	:	4years experience in running business. He has 2 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01959192090
Mother's Contact No.	:	01953908074
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAMIDA BEGUM** joined Grameen Bank since 12 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>FAHIM CLOTH STORE</b>
Location	:	Kaliakoir bazar
Total Investment in BDT	:	BDT 300000/-
Financing	:	Self BDT 200000/-(from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 13 ft= 195 square ft
Security of the shop	:	BDT 150,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cloth item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

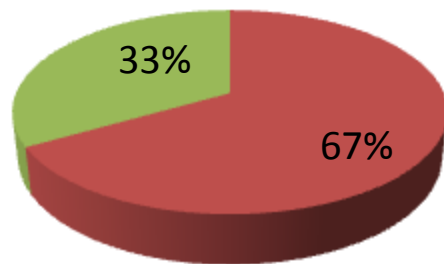
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cloths	3000	90000	1080000
<b>\Total Sales (A)</b>	3000	90000	1080000
<b>Less Variable Expense</b>			
Cloths	2400	72000	864000
<b>Total variable Expense (B)</b>	2,400	72000	864000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		3,000	36000
Electricity bill		400	4800
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		100	1200
Guard		130	1560
Generator		280	3360
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		10,330	123960
<b>Net Profit (E)= [C-D]</b>		7,670	92040

## Investment Breakdown

Particulars	Existing	Proposed	Total
Plane colour	81,000	0	81000
Katan	5,000	0	5000
Let	7,280	0	7280
Lilian	20,000	0	20000
Butique	5,020	0	5020
3 piece	56,700	0	56700
Others	25,000	0	25000
1 piece, 3 pieces,Scarf etc		100000	100000
	200,000	100,000	300000

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Cloths	4200	126000	1512000	1587600
<b>Total Sales (A)</b>	4200	126000	1512000	1587600
<b>Less Variable Expense</b>				
Cloths	3360	100800	1209600	1270080
<b>Total variable Expense (B)</b>	3,360	100800	1209600	1270080
<b>Contribution Margin (CM) [C=(A-B)]</b>	840	25200	302400	317520
<b>Less Variable Expense</b>				
Rent		3,000	15,000	15,000
Electricity bill		500	6000	6200
Transportation		1,700	20,400	20,600
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Guard		130	1560	1560
Generator		280	3360	3360
Mobile bill		300	3600	3800
<b>Total fixed cost (D)</b>		10,880	109,560	110,160
<b>Net Profit (E)= [C-D]</b>		14320	171840	207,360
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	171,840	207,360
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		111,840
	<b>Total Cash Inflow</b>	271840	319200
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	111,840	259200

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 10Years  
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

বিসমিল্লাহির রাহমানির রাহিম

# ফাহিম কুথ ষ্টোর

প্রোঃ আজিজুল ইসলাম



এখানে উন্নতমানের দেশী-বিদেশী শ্রী-পিছ, টু-পিছ, ওড়না ও  
থান কাপড় পাইকারী ও খুচরা সুলভমূল্যে বিক্রয় করা হয়।



হাজী হাবেস আলী কমপ্লেক্স, কালিয়াকৈর বাজার রোড, গাজীপুর। মোবাঃ 01914-885239, 01628-800017



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# FAMILY PICTURE

