

Proposed NU Business Name: **AMIT CLOTH STORE**



Project identification and prepared by: Md. Shohidul Islam,
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMIT KUMAR CHAUDHURY
Age	:	17-12-1987 (29 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	8 Sister 2 Brother
Address	:	Vill: Bijoynogor, P.O: Rajabarihat, P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PURNIMA RANI CHOUDHURY
(iii) Father's name	:	ANIL KUMAR CHOUDHURY
(iv) GB member's info	:	Branch: Dewpara Godagari, Centre # 2(Female), Member ID: 1125, Group No: 05 Member since: 1995(21 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 200000, Outstanding loan: BDT 102880
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718517574
Mother's Contact No.	:	01713774415
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PURNIMA RANI CHOUDHURY joined Grameen Bank since 21 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	:	AMIT CLOTH STORE
Location	:	-
Total Investment in BDT	:	BDT 700000/-
Financing	:	Self BDT 600000/-(from existing business) 86% Required Investment BDT 100,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14ft x 10ft= 140square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 3 employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

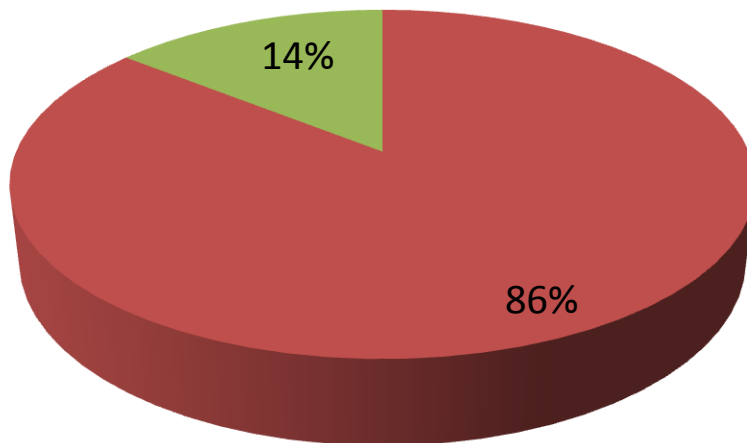
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	9250	277500	3330000
Total sales (A)	9250	277500	3330000
Less Variable Exp.			
Cloth item	7862.5	235875	2830500
Total Variable exp. (B)	7862.5	235875	2830500
Contribution Margin CM [C= (A-B)]	1387.5	41625	499500
less fixed exp.			
Rent		8000	96000
Bank Charge		100	1200
Electricity bill		1800	21600
Transportation		1800	21600
Salary (self)		5000	60000
Salary (staff)		15000	180000
Entertainment		400	4800
Guard		100	1200
Genaretor		300	3600
Mobile		500	6000
total fixed cost (D)		33000	396000
Net profit (E) [C-D]		8625	103500

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Three piece	25	4000	100,000	100	500	50,000	150,000
Three piece	60	800	48,000	100	500	50,000	98,000
Three piece	90	500	45,000			0	45,000
Three piece (lon)	20	2500	50,000			0	50,000
pakisthani three piece	20	2500	50,000			0	50,000
Cotton Three piece	107	1000	107,000			0	107,000
Security			200,000				200,000
Total	322		600,000	200		100,000	700,000

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 100,000
- Total 700,000

Financial Projection

Particular	Daily	Monthly	1st Year
Revenue (sales)			
Cloth item	11500	345000	4140000
Total Sales (A)	11500	345000	4140000
less variable Expenses			
Cloth item	9775	293250	3519000
Total variable Expenses (B)	9775	293250	3519000
Contribution Margin (CM)= (A-B)	1725	51750	621000
Less Fixed Expenses			
Rent		8000	96000
Bank Charge		100	1200
Electricity bill		1800	21600
Transportation		2000	24000
Salary (self)		5000	60000
Salary (staff)		15000	180000
Entertainment		500	6000
Guard		100	1200
Genaretor		400	4800
Mobile		500	6000
Total Fixed Cost		33400	400800
Net Profit (E) (C-D)		18350	220200
Investment Payback			120000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>
1	Cash Inflow	
1.1	Investment Infusion by Investor	100,000
1.2	Net Profit	220,200
1.3	Depreciation (Non cash item)	
1.4	Opening Balance of Cash Surplus	
	Total Cash Inflow	320200
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)	120000
	Total Cash Outflow	220,000
3	Net Cash Surplus	120,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 03 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





অমিত ব্লথ ষ্টোর



অমিত চৌধুরী

প্রোথাইটর



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এখানে দেশি-বিদেশী থ্রি-পিচ

সুন্দর মূল্যে বিক্রয় করা হয়।

সাহেব বাজার, কাপড় পট্টা, রাজশাহী।









FAMILY PICTURE

