

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



Project identification and prepared by: Md. Delower Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. FARJANA (RUME)
Age	:	24-09-1986 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Junia, P.O: Kapashia-1730, P.S: Kapashia, 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	:	MST. FIROZA RAHMAN
(iii) Husband's name	:	MD. BILLAL HOSSAIN
(iv) GB member's info	:	Branch: Raniganj, Centre # 53 (Female), Member ID: 1895, Group No: 03 Member since: 14-09-1986 (30 Years) First loan: BDT 4,000/- Outstanding loan: Nil
Further Information:		
(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	:	03 years experience in running business. She has 03 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01703-732400
Husband's Contact No.	:	01866-350911
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FIROZA RAHMAN joined Grameen Bank since 30 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH CLOTH STORE
Location	:	Kapashia Bazer, Gazipur.
Total Investment in BDT	:	BDT 9,00,000/-
Financing	:	Self BDT 8,00,000 (from existing business) 89% Required Investment BDT 1,00,000 (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT 3,50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Three piece, Shirt, Pant, Panjabi, Baby Item, Baby Frog, T Shirt, etc. ▪Average 15 % gain on sale. ▪The business is operating by entrepreneur. Existing 01 employee. ▪She is doing her business in rent place. ▪Collects goods from Islampur, Dhaka. ▪Agreed grace period is 3 months.

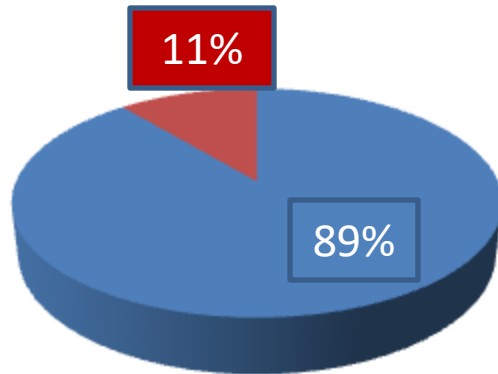
Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Three piece, Shirt, Pant, Panjabi, Baby Item, Baby Frog, T Shirt, etc.	7,000	210,000	2,520,000
Total Sales (A)	7,000	210,000	2,520,000
Less. Variable Expense			
Three piece, Shirt, Pant, Panjabi, Baby Item, Baby Frog, T Shirt, etc.	5,950	178,500	2,142,000
Total variable Expense (B)	5,950	178,500	2,142,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		600	7,200
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (staff)		4,000	48,000
Salary (self)		5,000	60,000
Guard		120	1,440
Total fixed Cost (D)		16,170	194,040
Net Profit (E) [C-D]		15,330	183,960

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Three Piece	150 P	800	120,000	50 P	800	40,000	160,000
Panjabi	150 P	500	75,000	30 P	500	15,000	90,000
Shirt	150 P	400	60,000	25 P	400	10,000	70,000
Pant	100 P	450	45,000	20 P	450	9,000	54,000
Baby Item	500 P	150	75,000	100 P	150	15,000	90,000
Wedding Item	30 P	1,500	45,000	-	-	-	45,000
T Shirt	150 P	250	37,500	-	-	-	37,500
Ladies Tops	50 P	700	35,000	-	-	-	35,000
Round Three Piece	50 P	2,500	125,000	-	-	-	125,000
Baby Frog	120 P	600	72,000	15 P	600	9,000	81,000
Skirt	50 P	800	40,000	-	-	-	40,000
Lehenga	50 P	1,000	50,000	-	-	-	50,000
Other Items	-	-	20,500	-	-	2,000	22,500
Total			800,000			100,000	900,000



Source of Finance

- Entrepreneur's Contribution- 8,00,000
- Investor's Investment- 1,00,000
- Total Investment- 9,00,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Three piece, Shirt, Pant, Panjabi, Baby Item, Baby Frog, T Shirt, etc.	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Three piece, Shirt, Pant, Panjabi, Baby Item, Baby Frog, T Shirt, etc.	8,500	255,000	3,060,000	3,213,000	3,373,650
Total variable Expense (B)	8,500	255,000	3,060,000	3,213,000	3,373,650
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		600	7,200	7,200	7,200
Transportation		3,000	36,000	37,000	38,000
Mobile Bill		400	4,800	4,900	5,000
Entertainment		150	1,800	1,900	2,000
Salary (staff)		4,000	48,000	48,000	48,000
Salary (self)		5,000	60,000	60,000	60,000
Guard		120	1,440	1,500	1,500
Total Fixed Cost		17,270	207,240	208,500	209,700
Net Profit (E) [C-D]		27,730	332,760	358,500	385,650
Investment Payback			40,000	40,000	40,000

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

<i>Sl #</i>	<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	1,00,000		
1.2	Net Profit	3,32,760	3,58,500	3,85,650
1.4	Opening Balance of Cash Surplus		2,92,760	6,11,260
	Total Cash Inflow	4,32,760	6,51,260	9,96,910
2	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,40,000	40,000	40,000
3	Net Cash Surplus	2,92,760	6,11,260	9,56,910

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 03 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

বিসমিল্লাহ কথ স্টোর



থোঃ ফ
এখানে শার্ট-প
প্রি-পিছ সব
বাজারের কাপ
হল মার্চি কাপ









ਭੋਲਾ ਭੋਲਾ

স্টোর

১১০ কারজানা রুমি
এখানে শার্ট-প্যান্ট, টি-শার্ট, পাজাবী, গেঞ্জী,
শ্রী-পিছ সহ মহিলাদের যাবতীয় পোশাক,
বাচ্চাদের কাপড় সুলভ মূল্যে বিক্রি









FAMILY PICTURE

