

**Proposed NU Business Name: ETIHAS CLOTH CENTER**

Project identification and prepared by: Md. Ataur Rahman ,  
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



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

Name	:	<b>MD. SAROWAR HOSSAIN JUWEL</b>
Age	:	25-12-1985 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Noljani ; P.O: Chandana P.S: Gazipur Sadar ; 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>MST. SHAHANA BEGUM</b>
(iii) Father's name	:	<b>MD. TARA MIA</b>
(iv) GB member's info	:	Branch: Bashon , Centre # 92 (Female), Member ID: 6664/1, Group No: 02 Member since: 11-08-2001 ( 16Years) First loan: BDT 5000/- Last Loan : 40000/=
Further Information:		Outstanding loan: 20500/=
(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	:	9 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913217580
Family's Contact No.	:	01714952165
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHANA BEGUM** joined Grameen Bank since 16 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ETIHAS CLOTH CENTER</b>
Location	:	Gazipur Chowrasta , Gazipur
Total Investment in BDT	:	BDT 800,000/-
Financing	:	Self BDT 500,000/- (from existing business) 62% Required Investment BDT 300,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 7 ft= 98 square ft
Security of the shop	:	140,000/=
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tangail Sharee,Print Sharee,Borka,Kombol,Orna,Mosharee,Three pice,Print kapor,Gos kapor, etc.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent .</li><li>▪Collects goods from Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

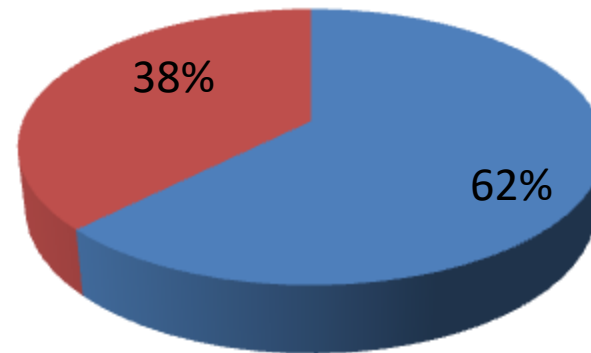
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Three pice,Orna,Print kapor,Gos kapor etc	7000	210000	2520000
	0	0	0
<b>Total Sales (A)</b>	7000	210000	2520000
<b>Less Variable Expense</b>			
Three pice,Orna,Print kapor,Gos kapor etc	6160	184800	2217600
<b>Total variable Expense (B)</b>	6,160	184800	2217600
<b>Contribution Margin (CM) [C=(A-B)</b>	840	25200	302400
<b>Less Variable Expense</b>			
Rent		4,800	57600
Electricity bill		200	2400
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		150	1800
Generator		200	2400
Bank charge		0	0
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		11,550	138600
<b>Net Profit (E)= [C-D]</b>		13,650	163800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Gos kapor	1200	43	51,600	1500	43	64,500	116,100
Than kapor	1400	45	63,000	2000	45	90,000	153,000
Tangail Sharee	120	400	48,000	100	400	40,000	88,000
Print Sharee,	110	350	38,500	100	350	35,000	73,500
Three pice	60	450	27,000	50	450	22,500	49,500
Borka	40	550	22,000	20	550	11,000	33,000
Kombol	20	1750	35,000	0	0	0	35,000
Orna	100	90	9,000	0	0	0	9,000
Mosharee	40	210	8,400	0	0	0	8,400
Others	1	57500	57,500	1	37,000	37,000	94,500
	0	0	0	0	0	0	0
Scurity	1	140000	140,000	0	0	0	140,000
	0	0	0	0	0	0	0
<b>Total</b>	<b>3092</b>	<b>0</b>	<b>500,000</b>	<b>3771</b>	<b>0</b>	<b>300,000</b>	800,000

## Source of Finance

- Entrepreneur Contribution=500000
- Investors Investment=300000
- Total=800000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Three pice,Orna,Print kapor,Gos kapor etc	9000	270000	3240000	3402000	3572100
		0	0	0	0
<b>Total Sales (A)</b>	9000	270000	3240000	3402000	3572100
<b>Less Variable Expense</b>			0		
Three pice,Orna,Print kapor,Gos kapor etc	7920	237600	2851200	2993760	3143448
			0		
<b>Total variable Expense (B)</b>	7,920	237600	2851200	2993760	3143448
<b>Contribution Margin (CM) [C=(A-B)</b>	1,080	32400	388800	408240	428652
<b>Less Variable Expense</b>			0		
Rent		4,800		0	0
Electricity bill		200	2400	2900	3400
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		150	1800	1800	1800
Generator		200	2400	2400	2400
Bank charge		0	0	0	0
Mobile bill		150	1800	1900	2000
<b>Total fixed cost (D)</b>		12,150	85,800	86,900	88000
<b>Net Profit (E)= [C-D]</b>		20250	243000	321,340	340652
Investment Payback			<b>120,000</b>	<b>120,000</b>	<b>120,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	243000	321,340	340652
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		123,000	324340
	<b>Total Cash Inflow</b>	543000	444340	664992
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	<b>Total Cash Outflow</b>	420,000	120000	120000
3	<b>Net Cash Surplus</b>	123,000	324340	544992

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 9 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



















  
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