

Proposed NU Business Name: **CITY MAX**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MYNUL ISLAM
Age	:	18-12-1984 (34 Years)
Education, till to date	:	HSC
Marital status	:	married
Children	:	01 Son
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Sujapur; P.O:Motigoung3931 ; P.S: SonaGazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANJUMAN ARA
(iii) Father's name	:	TAJUL ISLAM
(iv) GB member's info	:	Branch: Charchandia, Sonagazi, Centre # 32 (Female), Member ID: 2239, Group No: 07 Member since: 1999 To 2006 (06 Years) First loan: BDT 50,000 /- Existing loan: BDT 40,000 Outstanding loan: Nill
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	:	14 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845-119669
Family's Contact No.	:	01839-013755
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANJUMAN ARA joined Grameen Bank since 07 years ago. At first she took BDT 50,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	CITY MAX
Location	:	Feni Tower, Feni
Total Investment in BDT	:	BDT: 440,000 /-
Financing	:	Self BDT: 380,000/- (from existing business) 86% Required Investment BDT: 60,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security	:	600,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Borka, Sharee, Three Pcs, Hijab Etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Dhaka, Chittagong▪Agreed grace period is 3 months.

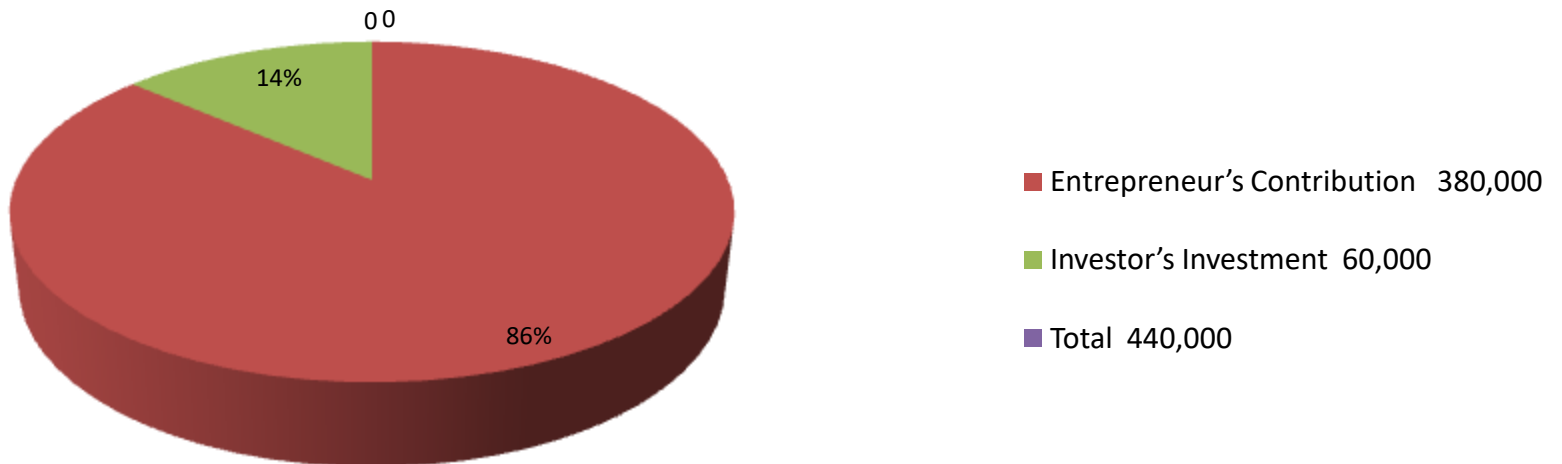
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Borka, Sharee, Three Pcs, Hijab Etc	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less Variable Expense			
Borka, Sharee, Three Pcs, Hijab Etc	6,400	192,000	2,304,000
Total variable Expense (B)	6,400	192,000	2,304,000
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000
Less Variable Expense			
Rent		4,000	48,000
Electricity bill		1,200	14,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Entertainment		500	6,000
Mobile bill		500	6,000
Total fixed cost (D)		19,200	230,400
Net Profit (E)= [C-D]		28,800	345,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Borka	100	1500	150,000	40	1500	60000	210,000
Hijab	100	300	30,000	0	0	0	30,000
Tops	100	600	60,000	0	0	0	60,000
Dopatta	200	200	40,000	0	0	0	40,000
Three Pcs	30	1000	30,000	0	0	0	30,000
Bra, Penty	500	100	50,000	0	0	0	50,000
Others	1	20000	20,000	0	0	0	20,000
Total	1031	23700	380,000	40	1500	60,000	440,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Borka, Sharee, Three Pcs, Hijab Etc	10,000	300,000	3600000	3780000	3969000
Total Sales (A)	10,000	300,000	3600000	3780000	3969000
Less Variable Expense					
Borka, Sharee, Three Pcs, Hijab Etc	8,000	240,000	2880000	3024000	3175200
Total variable Expense (B)	8,000	240,000	2880000	3024000	3175200
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720000	756000	793800
Less fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity bill		1,200	14,400	15,000	15,500
Transportation		2,000	24,000	24,500	25,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000	72,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		500	6,000	6,200	6,500
Total fixed cost (D)		19,200	230,400	231,700	233,000
Net Profit (E)= [C-D]		40,800	489,600	524,300	560,800
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	489,600	524,300	560,800
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		465,600	965,900
	Total Cash Inflow	549,600	989,900	1,526,700
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	465,600	965,900	1,502,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 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

city max









City max



FAMILY PICTURE

