

# MOUSUMI CLOTH STORE

বিসমিল্লাহির রহমানির রাহীম

মোব্যা: ০১৭২২৬১৩৩৭২

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# মৌসুমী কলথ স্টোর

মোঃ তাইজুল ইসলাম

এখানে শাড়ী, লুঙ্গি, নাট, প্যান্ট শিচ, খান কাপড়, পাঞ্জাবী,  
গেঞ্জি, চাদর ও রেডিমেট পোশাক বিক্রয় করা হয়।  
শীরবাগ, কাউনিয়া, রংপুর।

# ***BRIEF BIO OF THE ENTREPRENEUR***

Name	:	Md. Taijul Islam
Age	:	27 years
Marital Status	:	unmarried
Address	:	Vill: Bahagili, Post: Mirbag, Union: Bahagili, Upazila: Kawnia, Dist: Rangpur
Mother <b>(Grameen Bank Borrower)</b>	:	Mst: Sabira Begum Branch name: Mirbag, Centre # 16/Mo, Loan no.: 1392 Member since January 01, 1987 Existing Loan –Nil
Education	:	SSC Pass
Experience	:	2 (two) years experience in clothing business. Entrepreneur started his business with BDT 700,000 (seven lacs) and now it's value is BDT 9,50,000 (nine lacs fifty thousand).

# BUSINESS BRIEFING

- Business Name : *Mousumi Cloth Store*
- Shop location: Mirbag bazar, Kawnia, Rangpur
- Total Investment: **BDT 1,350,000**
  - ❖ Financing
  - ❖ Self BDT **950,000** (from existing business)
  - ❖ Required Investment BDT **400,000** (as equity)

## ➤ **Implementation:**

The business is running with different items of cloths etc. targeting break even point within the **first year** & pay back period is estimated to be within **four year**.

# OBJECTIVES

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- Become a Prominent Nobin Udyokta;
- Self employment for the entrepreneur;
- Create employment opportunities for especially for family members of Grameen Bank Borrowers ;
- Provide quality goods to meet demand in the community;
- Contribute in improving socio-economic condition.

# ADDITIONAL INFORMATION

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- Salary will be used to meet his own and family expenses;
- Maintains regular records of business transactions;
- Credit sales are limited and they are realized in a timely manner;
- He has trade license & ownership in his own name;
- He employs two people;
- He has no assets and liabilities.

# ***INVESTMENT BREAKDOWN***

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<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in Clothing	800,000	400,000	1,200,000
Advance for shop	90,000	-	90,000
Furniture Fixture & Decoration	60,000	-	60,000
<b>Total Capital</b>	<b>950,000</b>	<b>400,000</b>	<b>1,350,000</b>

# MEANS OF FINANCE

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<b>Particulars</b>	<b>Amount (BDT)</b>	<b>%</b>
Entrepreneur's Contribution	950,000	70%
Investor's Investment	400,000	30%
<b>Total</b>	<b>1,350,000</b>	<b>100%</b>

# EXISTING BUSINESS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Estimated Sales Revenue	10,000	260,000	3,120,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>260,000</b>	<b>3,120,000</b>
<b>Less: Variable Cost:</b>			
Estimated Variable Cost of Product	9,000	234,000	2,808,000
<b>Total Variable Cost (B)</b>	<b>9,000</b>	<b>234,000</b>	<b>2,808,000</b>
<b>Contribution Margin [C=(A-B)]</b>	<b>1,000</b>	<b>26,000</b>	<b>312,000</b>
<b>Less: Fixed Cost:</b>			
Shop rent		1,000	12,000
Electricity bill		700	8,400
Generator bill		300	3,600
<i>Salary-Self</i>		<i>6,000</i>	<i>72,000</i>
Salary-Staff		4,000	48,000
Night guard bill		150	1,800
Entertainment Expenses		1,500	18,000
<i>Depreciation Expenses</i>		<i>400</i>	<i>4,800</i>
Ownership Transfer Fees		-	-
Other Expenses		300	3,600
<b>(D) Total Fixed Cost</b>		<b>14,350</b>	<b>172,200</b>
<b>(C-D)Net Profit:</b>		<b>11,650</b>	<b>139,800</b>
<b>Cumulative Net Profit:</b>			<b>139,800</b>



# KEY ASSUMPTIONS (I/S)

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- Sales growth will be 40% in the 1<sup>st</sup> year of capital injection and 10% in every year thereafter.
- Gross Profit on products on an average is 10%.
- Depreciation has been charged on furniture at the rate of 8%.

# FINANCIAL PROJECTION

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales Revenue	14,000	364,000	4,368,000	15,400	400,400	4,804,800	18,480	480,480	5,765,760	22,176	576,576	6,918,912
<b>Total Sales (A)</b>	<b>14,000</b>	<b>364,000</b>	<b>4,368,000</b>	<b>15,400</b>	<b>400,400</b>	<b>4,804,800</b>	<b>18,480</b>	<b>480,480</b>	<b>5,765,760</b>	<b>22,176</b>	<b>576,576</b>	<b>6,918,912</b>
<b>Less: Variable Cost:</b>												
Estimated Variable Cost of Product	12,600	327,600	3,931,200	13,860	360,360	4,324,320	16,632	432,432	5,189,184	19,958	518,918	6,227,021
<b>Total Variable Cost (B)</b>	<b>12,600</b>	<b>327,600</b>	<b>3,931,200</b>	<b>13,860</b>	<b>360,360</b>	<b>4,324,320</b>	<b>16,632</b>	<b>432,432</b>	<b>5,189,184</b>	<b>19,958</b>	<b>518,918</b>	<b>6,227,021</b>
<b>Contribution Margin [C=(A-B)]</b>	<b>1,400</b>	<b>36,400</b>	<b>436,800</b>	<b>1,540</b>	<b>40,040</b>	<b>480,480</b>	<b>1,848</b>	<b>48,048</b>	<b>576,576</b>	<b>2,218</b>	<b>57,658</b>	<b>691,891</b>
<b>Less: Fixed Cost:</b>												
Shop rent		1,000	12,000		1,000	12,000		1,200	14,400		1,200	14,400
Electricity bill		700	8,400		750	9,000		800	9,600		850	10,200
Generator bill		300	3,600		300	3,600		300	3,600		300	3,600
Salary-Self		6,000	72,000		7,000	84,000		8,000	96,000		9,000	108,000
Salary-Staff		4,000	48,000		4,100	49,200		4,200	50,400		4,300	51,600
Night guard bill		150	1,800		150	1,800		150	1,800		150	1,800
Entertainment Expenses		1,500	18,000		1,500	18,000		1,700	20,400		1,900	22,800
Depreciation Expenses		400	4,800		400	4,800		400	4,800		400	4,800
Ownership Transfer Fees		-	-		1,667	20,000		1,667	20,000		3,333	40,000
Other Expenses		300	3,600		400	4,800		500	6,000		600	7,200
<b>(D) Total Fixed Cost</b>		<b>14,350</b>	<b>172,200</b>		<b>17,267</b>	<b>207,200</b>		<b>18,917</b>	<b>227,000</b>		<b>22,033</b>	<b>264,400</b>
<b>(C-D)Net Profit:</b>		<b>22,050</b>	<b>264,600</b>		<b>22,773</b>	<b>273,280</b>		<b>29,131</b>	<b>349,576</b>		<b>35,624</b>	<b>427,491</b>
<b>Cumulative Net Profit:</b>			<b>264,600</b>			<b>537,880</b>			<b>887,456</b>			<b>1,314,947</b>

# BREAK EVEN POINT ANALYSIS

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<b>Particulars</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Contribution Margin Ratio: CM/Sales)</b>	10%	10%
<b>Break Even Point (BEP):</b>	14,350	172,200
	10%	10%
<b>Break Even Point (in BDT)</b>	<b>143,500</b>	<b>1,722,000</b>

# CASH FLOW (REC. & PAY.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
<b>Cash Inflow</b>				
Investment Infusion by Investor	400,000	-	-	-
Net Profit (Ownership transfer fee added back )	264,600	293,280	369,576	467,491
Depreciation	4,800	4,800	4,800	4,800
Opening Balance of Cash Surplus	-	269,400	447,480	701,856
<b>Total Cash Inflow</b>	<b>669,400</b>	<b>567,480</b>	<b>821,856</b>	<b>1,174,147</b>
<b>Cash Outflow</b>				
Purchase of Product	400,000	-	-	-
Investment Pay Back (Including ownership transfer fee)	-	120,000	120,000	240,000
<b>Total Cash Outflow</b>	<b>400,000</b>	<b>120,000</b>	<b>120,000</b>	<b>240,000</b>
<b>Total Cash Surplus</b>	<b>269,400</b>	<b>447,480</b>	<b>701,856</b>	<b>934,147</b>

# OUTCOMES

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- The business will scale up with BDT **1,350,000** and it is expected that by the end of four years after payback of investor's money the entrepreneur's capital will be BDT **2,264,947**
- The business will serve the community by selling quality and in demand products and strive to improve every year.

# RISK FACTORS

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- Theft
- Local competition
- Political Unrest
- Fire

# RISK MANAGEMENT

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- Night guard deployment;
- keeping adequate sand and ensure source of water;
- Close market watch to compete.

















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**Thank You**