

# RIAD CLOTH STORE

মাসার্স রিয়াদ বস্ত্র বিত



**Grameen Shakti SamaJik Byabosha Ltd.**

## **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	<b>MD SAIFUL ISLAM RIAD</b>
Age	:	18-01-1993 (2 1 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	4 Brothers & 2 Sisters
Permanent Address	:	Vill: Mirerbazar, P.O: Meghdobi P.S: Tongi Dist: Dhaka
Present Address	:	Chairman Bari, Dokshinkhan, Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>SHAHIDA</b>
(iii) Father's name	:	Mr. <b>LATE. AYUB ALI</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 67 (Female), Member ID: 2752, Group No: Member since :02-03-2005 (9 Years), First loan: 7,000 taka.
Further Information:		Existing loan:.25,000 Taka Outstanding: 16,200 taka
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,BRAC, ASA etc.	:	No
Education, till to date	:	Class Five

## ***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	:	One years experience in running business. He worked in a cloth store for 9 years as a sales man and gathered experience.
Other Own/Family Sources of Income	:	Mother ( Service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795-715492
Mother Contact No.	:	01989-414320
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>RIAD CLOTH STORE</b>
Location	:	Chairman Market, Dokshinkhan Bazar
Total Investment in BDT	:	5,00,000 Taka
Financing	:	Self BDT 2,50,000 (from existing business) 50% Required Investment BDT 2,50,000 (as equity) 50 %
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Long Cloth, Print Cloth, Bed Sheet, Napkin, Sharee, Lungi, Three Piece, kids Cloth etc.</li><li>▪Average 15% gain on purchase.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪The business is operating by the entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects cloths from Islampur, Tongi, Gulistan.</li><li>▪Agreed grace period is 4 months.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Shahida is a member of Grameen Bank since 9 years. At first she took 7,000 taka loan from Grameen Bank. Shahida consecutively took loan from GB. Utilize loan in their own Riad Cloth Store business. By the utilization of GB loan she also made a house & purchase 5 khata land.

# Existing Business

BDT (TK)

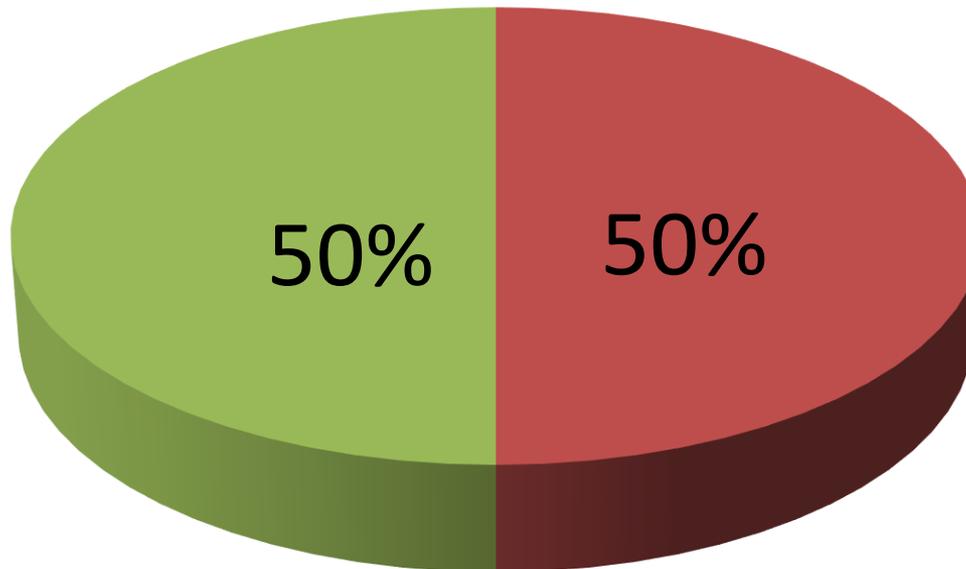
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Lungi, Sharee, Long cloth, Print cloth, Net	3,450	103,500	1,242,000
Scarf, Pant piece, Napkin, Bed sheet, Three piece etc	1,725	51,750	621,000
<b>Total Sales (A)</b>	<b>5,175</b>	<b>155,250</b>	<b>1,863,000</b>
<b>Less. Variable Expense</b>			
Lungi, Sharee, Long cloth, Print cloth, Net	3,000	90,000	1,080,000
Scarf, Pant piece, Napkin, Bed sheet, Three piece etc	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
<b>Less. Fixed Expense</b>			
Rent		10,000	120,000
Electricity Bill		500	6,000
Mobile bill		300	3,600
Entertainment		400	4,800
Transportation		1,000	12,000
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>12,300</b>	<b>147,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,950</b>	<b>95,400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sharee, Lungi, Print Cloth, Net	1,50,000	1,60,000	3,10,000
Scarf, Napkin, Bed Sheet etc	1,00,000	90,000	1,90,000
<b>Total</b>	<b>2,50,000</b>	<b>2,50,000</b>	<b>5,00,000</b>

# Source of Finance

- Entrepreneur's Contribution 250,000
- Investor's Investment 250,000
- Total 500,000



# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Lungi, Sharee, Long cloth, Print cloth, Net	5,750	172,500	2,070,000	2,173,500	2,282,175
Scarf, Pant piece, Napkin, Bed sheet, Three piece etc	3,450	103,500	1,242,000	1,304,100	1,369,305
<b>Total Sales (A)</b>	<b>9,200</b>	<b>276,000</b>	<b>3,312,000</b>	<b>3,477,600</b>	<b>3,651,480</b>
<b>Less. Variable Expense</b>					
Lungi, Sharee, Long cloth, Print cloth, Net	5,000	150,000	1,800,000	1,890,000	1,984,500
Scarf, Pant piece, Napkin, Bed sheet, Three piece etc	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total variable Expense (B)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Rent		10,000	120,000	126,000	132,300
Electricity Bill		600	7,200	7,560	7,938
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Entertainment		500	6,000	6,300	6,615
Transportation		1,500	18,000	18,900	19,845
Guard		100	1,200	1,260	1,323
Salary (self)		7,000	84,000	88,200	92,610
<b>Total Fixed Cost</b>		<b>20,100</b>	<b>241,200</b>	<b>253,260</b>	<b>265,923</b>
<b>Net Profit (E) [C-D)</b>		<b>15,900</b>	<b>190,800</b>	<b>200,340</b>	<b>210,357</b>
<b>Investment Payback</b>			<b>100,000</b>	<b>100,000</b>	<b>100,000</b>

# **CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	190,800	200,340	210,357
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		74,600	174,940
	<b>Total Cash Inflow</b>	<b>440,800</b>	<b>274,940</b>	<b>385,297</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan	16,200		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	<b>Total Cash Outflow</b>	<b>366,200</b>	<b>100,000</b>	<b>100,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>74,600</b>	<b>174,940</b>	<b>285,297</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 1 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Properly Accounts Keeping.

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;  
Targeting local women;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures





# FAMILY PICTURE

