

Proposed NU Business Name: RAHMAN VARAITY STORE



Project identification and prepared by: Md. Sahabuddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. WASHIM ALI
Age	:	03-01-1990 (27 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	002 Brothers, 01 Sister
Address	:	Vill: Dhoroil, P.O: Dhoroil P.S:Mohanpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. KOHINUR BEGUM
(iii) Father's name	:	MD. NAJIM UDDIN
(iv) GB member's info	:	Branch: Mowgasi, Mohanpur Centre 48 (Female), Member ID: 4413/3, Group No: 06 Member since: 4-02-2010 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 26,700/=
(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	:	7 experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-857823
Mother's Contact No.	:	01774-585875
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KOHINUR BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAHMAN VARAITY STORE
Location	:	Dhoroil Bazar,Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,45,000/-
Financing	:	Self BDT 95,000/-(from existing business) 66% Required Investment BDT 50,000/-(as equity)34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft X 10ft = 100sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Cosmetic item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Keshorhat,Rajshahi.▪Agreed grace period is 3 months.

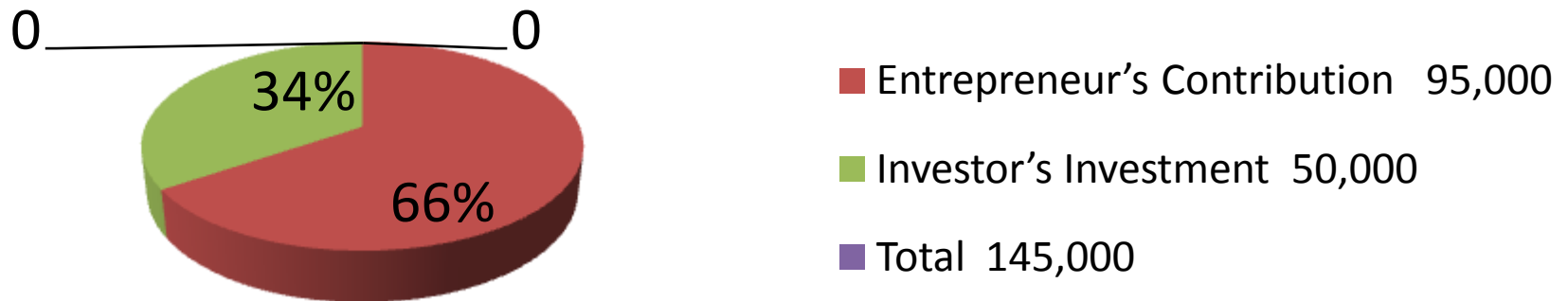
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetic Item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Cometic Item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Guard			
Transportation		1,000	12,000
Entertainment		300	3,600
Kitnashok			
Bank service Charge			
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		10,500	1,26,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetic Item	-	-	40,000	-	-	30,000	70,000
Emitation Item			10,000	-	-	10,000	20,000
Stationary Item	-	-	5,000	-	-	10,000	15,000
Bag Item	-	-	5,000	-	-	-	5,000
Khelna Item	-	-	5,000	-	-	-	5,000
Advance For Shop	-	-	30,000	-	-	-	30,000
Total			95,000	1000		50,000	1,45,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Cosmetic Item	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Cosmetic Item	3,600	1,08,000	12,96,000	13,60,800	14,28,840
Total variable Expense (B)	3,600	1,08,000	12,96,000	13,60,800	14,28,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		500	6,000	6,500	7,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	19,000	20,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)					
Kitnashok					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		8,600	1,03,200	1,05,700	1,08,200
Net Profit (E) [C-D]		18,400	2,20,800	2,34,500	2,49,010
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,20,800	2,34,500	2,49,010
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,00,800	4,15,300
	Total Cash Inflow	2,70,800	4,35,300	6,64,310
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	2,00,800	4,15,300	6,44,310

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 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

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প্রাঃ মোঃ ওয়াশিম উদ্দিন (জয়) ধুইল বাজার, লোহপাড়া









FAMILY PICTURE

