

Proposed NU Business Name: **RAKIB MUDI STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMIRUL ISLAM
Age	:	02-01-1992(25 Years)
Education, till to date	:	Class-9
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Harogati, P.O: Dhokrakul , P.S: Puthia . 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	:	MST. AMBIA
(iii) Father's name	:	MD. ABDUL KHALEQUE
(iv) GB member's info	:	Branch: Shilmaria, Puthia , Centre # 28(Female), Member ID: 1924/2, Group No: 02 Member since: 2000 To (17Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 90,000, Outstanding loan: 87,274
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-507514
Wife's Contact No.	:	01773-963773
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMBIA joined Grameen Bank since 17 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	:	RAKIB MUDI STORE
Location	:	Harogati bagar, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT -10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

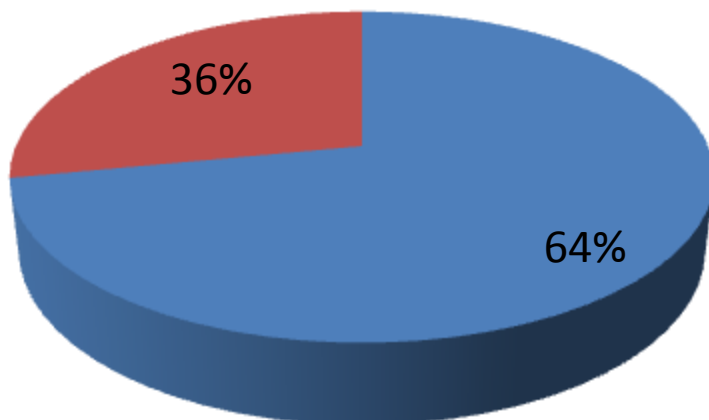
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	4,000	120,000	1440,000
Total Sales (A)	4,000	120,000	1440,000
Less. Variable Expense			
Grocery Item	3,600	108,000	1296,000
Total variable Expense (B)	3,600	108,000	1296,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		833	9,996
Electricity Bill		700	8,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		200	2,400
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		7,833	93,996
Net Profit (E) [C-D]		4,167	50,004

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soya bin (200 Lt x 87)	17,400		17,400
Ker shin (300 Lt x 66)	19,800		19,800
De jel (200 x64)	12,800		12,800
Cosmetics	2,000		2,000
Rice (5x 1,800)	9,000	20,000	29,000
Flower (2x850)	1,700	10,000	11,700
Sugar	3,100		3,100
Grocery Item	10,000		10,000
Others	4,200		4,200
Security	10,000		10,000
Dale	-	20,000	20,000
Total	90,000	50,000	140,000

Source of Finance



■ Intreprenneur's Contibution 90,000

■ Investor's Investment 50,000

■ Total 140,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	5,000	150,000	1800,000	1890,000	1984,500
Total Sales (A)	5,000	150,000	1800,000	1890,000	1984,500
Less. Variable Expense					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total variable Expense (B)	4,500	135,000	1620,000	1701,000	1786,050
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	194,450
Less. Fixed Expense					
Rent		833	9,996	9,996	9,996
Electricity Bill		700	8,400	8,400	8,400
Transportation		800	9,600	10,080	10,584
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		300	3,600	3,780	3,969
Guard		200	2,400	2,400	2,400
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		8,333	99,996	100,896	101,841
Net Profit (E) [C-D]		6,667	80,004	88,104	92,609
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	80,004	88,104	92,609
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	60,004	68,104
	Total Cash Inflow	130,004	148,108	160,714
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	60,004	128,108	140,714

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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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