

Proposed NU Business Name: **RITHY STORE**



Project identification and prepared by: Aowlad Hossain
Feni Sadar Unit, Feni
Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOZIBUL HAQUE
Age	:	15-09-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brother 01 Sister
Address	:	Vill: Sarasia ; P.O: Baluwa ; P.S: Feni Sadare ; 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	:	FIROZA BEGUM
(iii) Father's name	:	LATE SUJOL HAQUE
(iv) GB member's info	:	Branch: Dholia, Feni. Centre # 22 (Female), Member ID: 2244, Group No: 08 Member since: 22-04-1998 to 23-01-2006 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nil
(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	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-146343
Family's Contact No.	:	01846-940140
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	RITHY STORE
Location	:	Old Registry Office, Patahanbari Road, Feni
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

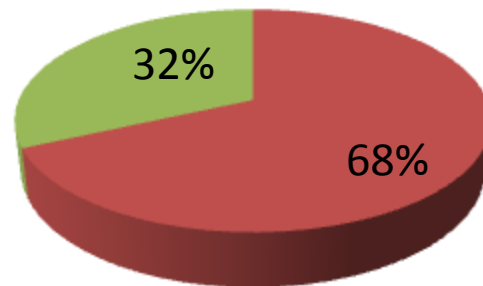
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, etc	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, etc	4,250	127500	1530000
Total variable Expense (B)	4,250	127500	1530000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Rent		3500	42000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		10,800	129600
Net Profit (E)= [C-D]		11,700	140400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft Drinks	20	500	10,000	30	500	15,000	25,000
Biscuit	15	300	4,500	20	300	6,000	10,500
Cosmetics			20,000	0	0	0	20,000
Rice	3	2,300	6,900	20	2300	46,000	52,900
Oil	60	100	6,000	30	100	3,000	9,000
Onion, Garlic			2,000	0	0	0	2,000
Flour, Wheat	1	1,750	1,750	0	0	0	1,750
Milk	10	470	4,700	0	0	0	4,700
Sugar	50	70	3,500	0	0	0	3,500
others	0	0	40,650	0	0	0	40,650
Security	0	0	50,000	0	0	0	50,000
Total	0	0	150,000	35	0	70,000	220,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 70,000
- Total 220,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, etc	4,675	140,250	1,683,000	1,767,150	1,855,508
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150	1,855,508
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000	311,850	327,443
Less Variable Expense					
Rent		3500	42000	42000	42000
Electricity bill		800	9600	10,000	10,500
Transportation		1,300	15600	16,000	16,400
Salary (self)		5,000	60000	60,000	60,000
Entertainment		500	6000	6,000	6,000
Mobile bill		400	4800	5000	5300
Total fixed cost (D)		11,500	138000	139,000	140,200
Net Profit (E)= [C-D]		13,250	159,000	172,850	187,243
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	159,000	172,850	187,243
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		131,000	275,850
	Total Cash Inflow	229,000	303,850	463,093
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	131,000	275,850	435,093

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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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সিই ৯৯৯ এলাকায়





FAMILY PICTURE