

Proposed NU Business Name: **RAHIM STORE**



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Project verified by: Md Siddiquer Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUR RAHIM MIA
Age	:	11-10-1985 (32 Years)
Education, till to date	:	Class VI
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	04 Brothers .
Address	:	Vill: Registry Para, Sakhipur P.O: Sakhipur, P.S: Sakhipur, Dist: Tangail
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST RASHEDA BEGUM
(iii) Father's name	:	MD YEAR MAMUD
(iv) GB member's info	:	Branch: Registry Para Sakhipur, Tangail Centre # 63(Female), Member ID: 7061, Group No: 09 Member since: 20-02-2007 to 2017(10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 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	:	10 years experience in running business. 10 years in own business. He has no training on the business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01679-416935
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RASHEDA BEGUM joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAHIM STORE
Location	:	Shoukhin More, Sakhiur, Tangail.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000 (from existing business) % Required Investment BDT 50,000 (as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing goods like Oil, Soap, Biscuit, Salt, Soft Drink, Dal, Coil, Powder etc.▪The shop is rented.▪The shop is operating by entrepreneur.▪Existing no employee.▪Collects goods from Sakhipur, Tangail.▪Agreed grace period is 3 months.

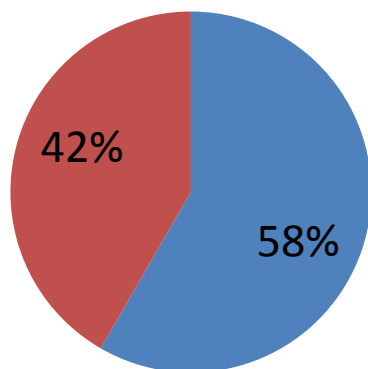
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Oil, Soap, Biscuit, Salt, Soft Drink, Dal, Coil, Powder etc	2500	75000	900000
	0	0	0
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Oil, Soap, Biscuit, Salt, Soft Drink, Dal, Coil, Powder etc	2125	63750	765000
Total variable Expense (B)	2,125	63750	765000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less Variable Expense			
Rent		2,200	26400
Electricity bill		100	1200
Transportation		100	1200
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,700	92400
Net Profit (E)= [C-D]		3,550	42600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Oil	50	100	5,000	60	100	6,000	11,000
Soap	80	42	3,360	100	42	4,200	7,560
Biscuit	100	40	4,000	80	40	3,200	7,200
Salt	70	28	1,960	100	28	2,800	4,760
Soft Drink	60	21	1,260	80	21	1,680	2,940
Dal	55	115	6,325	40	115	4,600	10,925
Coil	65	32	2,080	50	32	1,600	3,680
Powder	50	55	2,750	40	55	2,200	4,950
Others	0	0	23,265	0	0	23,720	46,985
Security			30,000		0	0	30,000
	0	0	80,000	0	0	50,000	130,000

Source of Finance



- Entrepreneur's Contribution
BDT 80000
- Investor's Investment BDT
50,000
- Total BDT 130,000

Financial Business (BDT)

Paticular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue(Sales)					
Oil, Soap, Biscuit, Salt, Soft Drink, Dal, Coil, Powder etc	3000	90000	1080000	1080000	1080000
		0	0	0	0
Total Sales (A)	3000	90000	1080000	1080000	1080000
Less Variable Expense					
Oil, Soap, Biscuit, Salt, Soft Drink, Dal, Coil, Powder etc	2,550				
Total variable Expense (B)	2,550	76500	918000	918000	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	162000	162000
Less Variable Expense					
Rent		2,200	26400	26400	26400
Electricity bill		100	1200	1200	1200
Transportation		100	1200	1200	1200
Salary (self)		5,000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		200	2400	2400	2400
Total fixed cost (D)		7,700	92400	92400	92400
Net Profit (E)= [C-D]	450	5,800	58,745	58,745	58,745
Investment Payback			20000	20000	20000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	58,745	61,682	64766.3625
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,745	80427.25
	Total Cash Inflow	108,745	100,427	145193.6125
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	38,745	80,427	125193.6125

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Shoukhin More, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

