

Proposed NU Business Name: **M/S RASHEL 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	:	SHAH ALAM
Age	:	10-10-1991 (26 Years)
Education	:	SSC
Marital status	:	Unmarried
Children	:	NIL
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Barahi Gobinda ; P.O: Joylaskor ; P.S: Dagaonvuiya ; 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	:	KHODEZA BEGUM
(iii) Father's name	:	SALEH AHMED
(iv) GB member's info	:	Branch: Joylaskor, Dagonvuiya , Centre # 30 (Female), Member ID: 3106/2, Group No: 03 Member since: 21-04-200 to (15 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000 Outstanding loan: 14,280
Further Information:		
(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	:	08 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cook
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01875-723755
Family's Contact No.	:	01819-624335
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEZA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	M/S RASHEL STORE
Location	:	Komola potti, Chakbazar, Feni
Total Investment in BDT	:	BDT 960,000/-
Financing	:	Self BDT 880,000/- (from existing business) 92% Required Investment BDT 80,000/- (as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 10 ft= 80 square ft
Security	:	500,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Stationary, Food iteme tc▪Average 8% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka,Feni.▪Agreed grace period is 3 months.

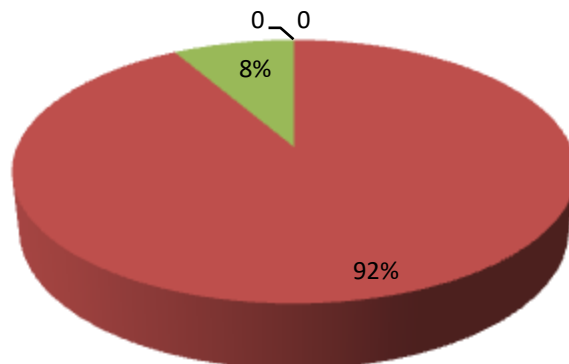
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics, Stationary, Food iteme tc	12,000	360,000	4,320,000
Total Sales (A)	12,000	360,000	4,320,000
Less Variable Expense			
Cosmetics, Stationary, Food iteme tc	11,040	331,200	3,974,400
Total variable Expense (B)	11,040	331,200	3,974,400
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600
Less Variable Expense			
Rent		5,000	60,000
Electricity bill		500	6000
Salary (self)		5,000	60,000
Entertainment		500	6000
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		11,450	137,400
Net Profit (E)= [C-D]		17,350	208,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	0	0	200,000	0	0	40,000	240,000
Stationary	0	0	30,000	0	0	20,000	50,000
Food Items	0	0	100,000	0	0	0	100,000
Grocery item	0	0	50,000	0	0	20,000	70,000
Security	1	0	500,000	0	0	0	500,000
Total			880,000			80,000	960,000

Source of Finance



- Entrepreneur's Contribution 880,000
- Investor's Investment 80,000
- Total 960,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Cosmetics, Stationary, Food iteme tc	13,000	390,000	4,680,000	4,914,000	5,159,700
Total Sales (A)	13,000	390,000	4,680,000	4,914,000	5,159,700
Less Variable Expense					
Cosmetics, Stationary, Food iteme tc	11,960	358,800	4,305,600	4,520,880	4,746,924
Total variable Expense (B)	11,960	358,800	4,305,600	4,520,880	4,746,924
Contribution Margin (CM) [C=(A-B)	1,040	31,200	374,400	393,120	412,776
Less Variable Expense					
Rent		5,000	60,000	60,000	60,000
Electricity bill		800	9600	10,000	10,500
Salary (self)		5000	60,000	60,000	60,000
Entertainment		500	6000	6,000	6,000
Generator		150	1800	1800	1800
Mobile bill		400	4800	5,000	5,000
Total fixed cost (D)		11,850	142,200	142,800	143,300
Net Profit (E)= [C-D]		19,350	232,200	250,320	269,476
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	232,200	250,320	269,476
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		200,200	418,520
	Total Cash Inflow	312,200	450,420	687,996
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	200,200	418,520	655,996

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







Chiffon
Plain Cake

Star Line

POGO LY

Marketed By
Total Distribution
Mirpur, Dhaka
Mobile # 01912-334



FAMILY PICTURE

