

Proposed NU Business Name: **RAKIB STORE**



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Keraniganj.

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAMJAN
Age	:	17-01-1985 (32Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	4 Brothers, 2 Sisters
Address	:	Vill: Baghapur, P.O: Abdullahpur P.S: Keraniganj Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SHAMSUNNAHAR
(iii) Father's name	:	ABDUL ALI
(iv) GB member's info	:	Branch : Basta Centre 20 (Female), Member ID: 2882/2, Group No: 06 Member since: 2000-2008(08years) First loan: BDT 3000
Further Information:		Existing loan: BDT 20000 Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	02 years experience in running business.02 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966685895
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAMSUNNAHAR joined Grameen Bank since 08 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

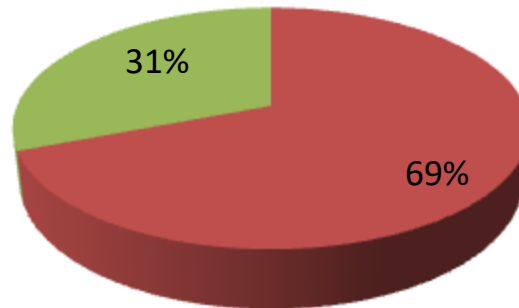
Business Name	:	RAKIB STORE
Location	:	Keraniganj, Dhaka
Total Investment in BDT	:	BDT 226,600/-
Financing	:	Self BDT 156600/- (from existing business) 71% Required Investment BDT 70,000/- (as equity)29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft=150 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Gas cilinder,cosmetics,Confectionary item,Consumer item,Mobile card e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Chakbazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Gas cilinder,cosmetics,Confectionary item,Consumer item,Mobile card e.t.c	2600	78000	936000
		0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Gas cilinder,cosmetics,Confectionary item,Consumer item,Mobile card e.t.c	2210	66300	795600
Total Variable Expense	2210	66300	795600
Contributon Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent			0
Electric Bill		400	4800
Transportaion		1,500	18000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard			0
Generator			0
Mobile Bill		200	2400
Total Fixed Cost (D)		7,400	88800
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gas cilinder	16	2600	41600			20,000	61,600
Cosmetics item			30000			20,000	50,000
Confectionary item			20000			20,000	40,000
Consumer item			50000			10,000	60,000
Mobile card			5000				5,000
others			10000				10,000
							0
							0
							0
							0
	16	2600	156,600	0	0	70,000	226600

Source of Finance



- Entrepreneur's Contribution 156,600
- Investor's Investment 70,000
- Total 226,600

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gas cilinder,cosmetics,Confectionary item,Consumer item,Mobile card e.t.c	3200	96000	1152000	1209600	1270080
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Gas cilinder,cosmetics,Confectionary item,Consumer item,Mobile card e.t.c	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent			0	0	0
Electric Bill		400	4800	57600	691200
Transportaion		1,500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		300	3600	3600	3600
Guard			0	0	0
Generator			0	0	0
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		7400	88800	140100	774645
Net Profit (E)= [C-D]		7000	84000	88200	92610
Investment Pay Back			28,000	28,000	28,000

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

<i>Sl #</i>	<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	70,000		
1.2	Net Profit	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		56000	116200
	Total Cash Inflow	154,000	144,200	208,810
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	56,000	116,200	180,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 02 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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FAMILY PICTURE

