

Proposed NU Business Name: **RAHIM STORE**



Project identification and prepared by: Md.Habibullah
Kaliganj.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAHIM BHUYIAN
Age	:	07-03-1988 (29Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother, 1 Sister
Address	:	Vill: Khatiya P.O: Kumun Bazar P.S: Gajipur sadar Dist: Gajipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA BEGUM
(iii) Father's name	:	SIDDIQUE BHUYIAN
(iv) GB member's info	:	Branch :Bariya Centre 5 (Female), Member ID: 1219/1, Group No: 03 Member since: 20-01-2013-2017 (4 years) First loan: BDT 10000
Further Information:		Existing loan: BDT 12000, Outstanding Loan: 3716
(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	:	04 Years experience in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01676371110
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA BEGUM joined Grameen Bank since 04 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

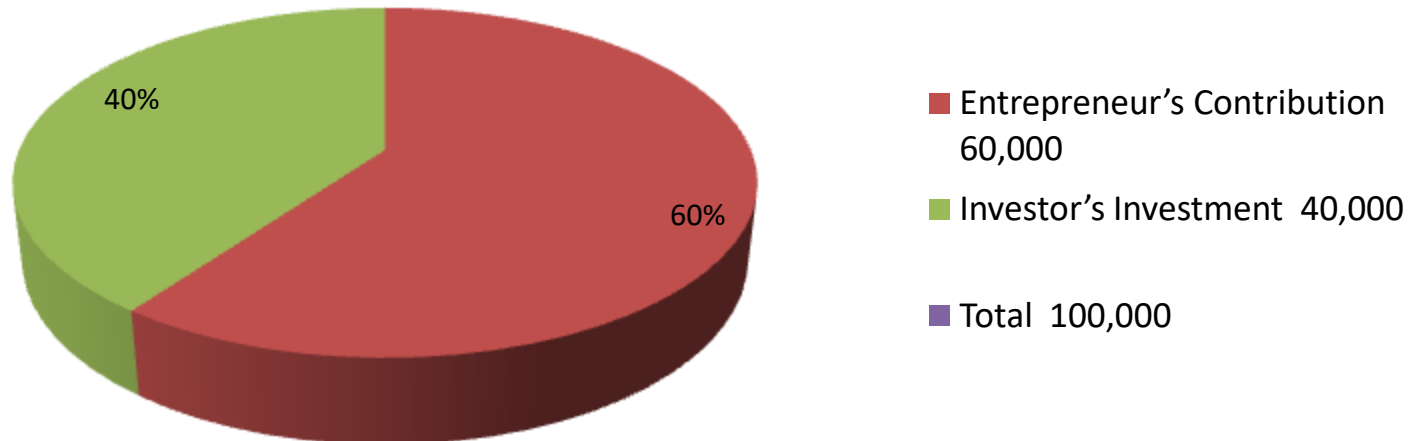
Business Name	:	RAHIM STORE
Location	:	Bondan,kumunbazar, Gazipur sadar,Gazipur
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 60000/- (from existing business) 60% Required Investment BDT 40,000/- (as equity)40 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Grossaries item,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Owned.▪Collects goods from Gazipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grossaries item,e.t.c	2300	69000	828000
		0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Grossaries item,e.t.c	1955	58650	703800
Total Variable Expense	1955	58650	703800
Contributon Margin (CM) [C=(A-B)]	345	10350	124200
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Biscute	200	50	10000	200	50	10,000	20,000
Drinks	500	50	25000	500	30	15,000	40,000
tea	3	200	600				600
Sugar	20	70	1400				1,400
Soap	50	30	1500				1,500
cosmetics	20	100	2000			10,000	12,000
Dal	40	100	4000				4,000
salt	50	20	1000				1,000
oil	50	100	5000	50	100	5,000	10,000
Others			9500				9,500
	933	720	60,000	750	180	40,000	100000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grossaries item,e.t.c	2800	84000	1008000	1058400	1111320
Total Sales(A)	2800	84000	1008000	1058400	1111320
Less Variable Expense (B)					
Grossaries item,e.t.c	2380	71400	856800	899640	944622
Total Variable Expense	2380	71400	856800	899640	944622
Contributon Margin (CM) [C=(A-B)]	420	12600	151200	158760	166698
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	28800	345600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		5500	66000	88800	405600
Net Profit (E)= [C-D]		7100	85200	89460	93933
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	85,200	89460	93933
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69200	142660
	Total Cash Inflow	125,200	158,660	236,593
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	69,200	142,660	220,593

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:
Experience & Skill : 04 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





FAMILY PICTURE

