

Proposed NU Business Name: **RAYHAN STORE**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ABU RAYHAN
Age	:	04/04/1999 (19Years)
Education, till to date	:	S. S. C
Marital status	:	Unmarried
Children	:	no
No. of siblings:	:	01 Sister
Address	:	Vill: Soforpur P.O: Ahamedpur, P.S: Sonagazi, 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	:	PEARA BEGUM
(iii) Father's name	:	ANAMUL HAQUE JOHIR
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 34/(Female), Member ID: 2813/3, Group No: 04 Member since: 05-03-2006(11Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 90,000/- Outstanding loan: BDT 65,270/-
(v) Who pays GB loan installment	:	Mother
(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	:	05Years Experience 02 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01867-440081
Mother's Contact No.	:	01815-578148
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PEARA BEGUM joined Grameen Bank since 11 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

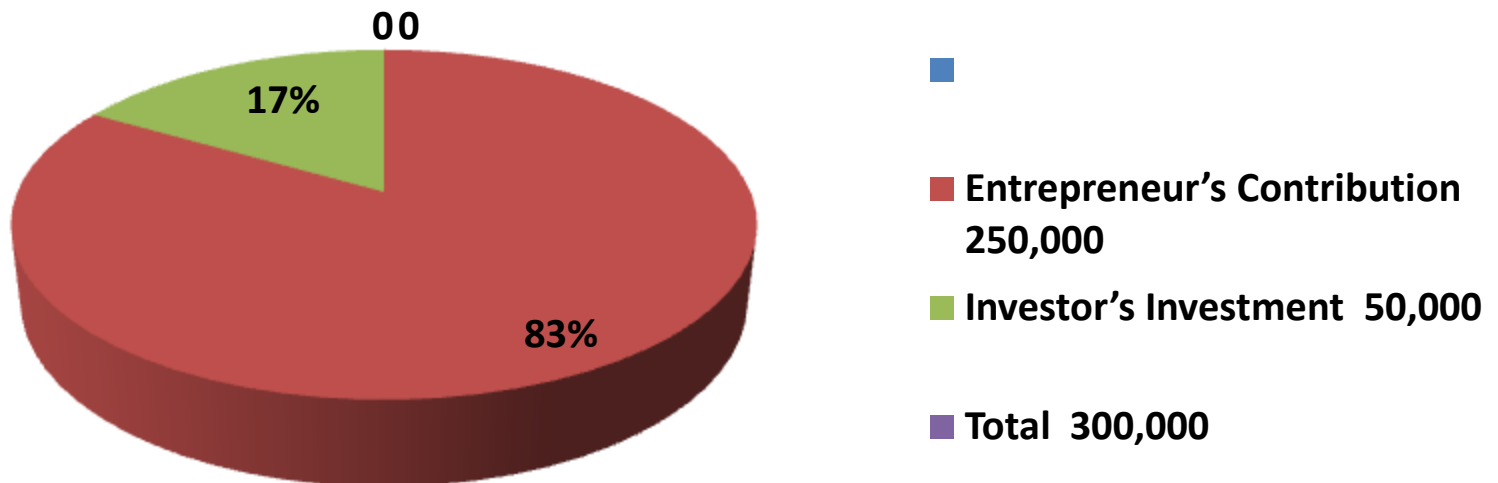
Business Name	:	RAYHAN STORE
Location	:	Tulatoli Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 3,00,000/-
Financing	:	Self BDT 2,50,000/- (From Existing Business) 83% Required Investment Bdt,50,000(as Equity) 17%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15 Ft X 20 ft. = 300 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold Drinks, Rice, Flour, Biskit, Flaxilode & others. ▪Average 10% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cold Drinks, Rice, Flour, Biskit, Flaxilode & others.	6000	180000	2160000
	0	0	0
Total Sales(A)	6000	180000	2160000
Less Variable Expense (B)			0
Cold Drinks, Rice, Flour, Biskit, Flaxilode & others.	5400	162000	1944000
Total Variable Expense	5400	162000	1944000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7600	91200
Net Profit (E)= [C-D]		10400	124800

Investment Breakdown +

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Rice	30	2,200	66,000	20	2,200	44,000	110,000
Flour	5	1,500	7,500				7,500
Oil	100	100	10,000				10,000
Baksh, Lode			70,000				70,000
Cold drinks	30	500	15,000				15,000
Others			31,500			6,000	37,500
Security			50,000			0	50,000
Total	165	4300	250,000	20	2,200	50,000	300,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cold Drinks, Rice, Flour, Biskit, Flaxilode & others.	7000	210000	2520000	2646000	2778300
0	0	0	0	0	0
Total Sales(A)	7000	210000	2520000	2646000	2778300
Less Variable Expense (B)					
Cold Drinks, Rice, Flour, Biskit, Flaxilode & others.	6300	189000	2268000	2381400	2500470
Total Variable Expense	6300	189000	2268000	2381400	2500470
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7600	91200	91900	92615
Net Profit (E)= [C-D]		13400	160800	168840	177282
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	160,800	168840	177282
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		140800	289640
	Total Cash Inflow	210,800	309,640	466,922
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	20,000	20,000
3	Net Cash Surplus	140,800	289,640	446,922

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop :Tulatoli Bazar,sonagazi,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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ALL TIME

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