

Proposed NU Business Name: **REYAD STORE**



Project identification and prepared by: Md. Aman ulla
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NIZAM UDDIN
Age	:	01-01-1984(33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married.
Children	:	02Sons
No. of siblings:	:	02 Brothers,03 Sisters.
Address	:	Vill: Mohammedpur, P.O:Boyragirhat P.S: Danbhoyian, 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	:	NUR JAHAN BEGUM
(iii) Father's name	:	LATE ABDUL KHALAK
(iv) GB member's info	:	Branch:Kadra, Sandbag Centre # 05(Female), Member ID: 1317, Group No: 03 Member since: 2000 to 2005 (05Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 20,000, 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

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. 05 years is won business. He has 03 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822542655
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

NUR JAHAN BEGUM joined Grameen Bank since 05 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

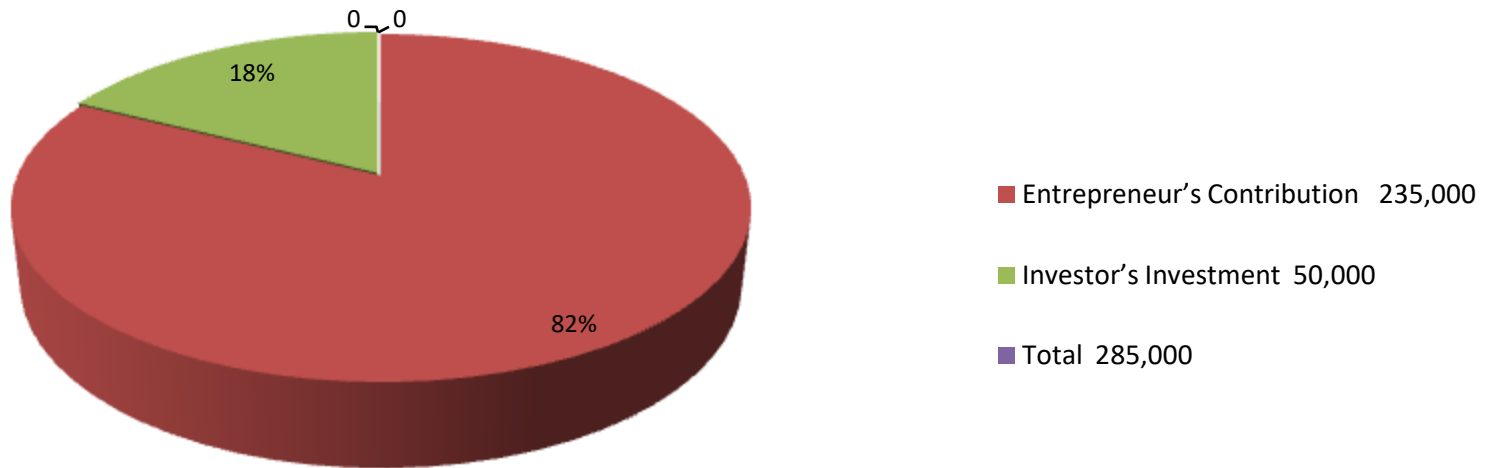
Proposed Nobin Udyokta Business Info

Business Name	:	REYAD STORE
Location	:	CNG road,Boyragirhat,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 285,000/-
Financing	:	Self BDT 235,000/-(from existing business) 82% Required Investment BDT 50000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft*20ft=200sqreft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Plastice etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Plastics etc.	3,000	90000	1080000
Total sales (A)	3000	90000	1080000
Less Variable Exp.			
Plastics etc.	2250	67500	810000
Total Variable exp. (B)	2250	67500	810000
Contribution Margin CM [C= (A-B)]	750	22500	270000
less fixed exp.			
Rent		2000	24000
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		0	0
Generator		100	1200
Mobile bill		500	6000
total fixed cost (D)		9800	117600
Nit profit		12700	152400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Plastics Items	0	0	50000	0	0	50000	100000
Kutir Silpo	0	0	50000	0	0	0	50000
Plastics Dram	100	1000	100000	0	0	0	100000
Others	0	0	15000	0	0	0	15000
Security	0	0	20000	0	0	0	20000
Total	100	1000	235000	0	0	50000	285000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Plastic etc.	3900	117000	1404000	1474200	1547910
Total Sales (A)	3900	117000	1404000	1474200	1547910
less variable Expenses					
Plastic etc.	2925	87750	1053000	1105650	1160932.5
Total variable Expenses (B)	2925	87750	1053000	1105650	1160932.5
Contribution Margin (CM)= (A-B)	975	29250	351000	368550	386977.5
Less Fixed Expenses					
Rent		2000	24000	24000	24000
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		100	1200	1200	1200
Mobile bill		700	8400	8600	8800
Total Fixed Cost		16000	192000	201600	211680
Net Profit (E) (C-D)		13250	159000	166950	175297.5
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	159000	166950	175297.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139,000	285,950
	Total Cash Inflow	209,000	305,950	461,248
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	139,000	285,950	441,248

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :08 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

