

Proposed NU Business Name: **RIYAD MUDI STORE**



Project identification and prepared by: Mr. Kabir
Raksam, Tahirpur Unit, Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. BELAL UDDIN
Age	:	28-02-1992(26 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 daughter & 1 Son
No. of siblings:	:	4 Brother & 4 sister
Address	:	Vill: Cheokhali,P.O: goalkandi,,P.S: bagmara, Dist: Rajshahi
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. BELI BIBI
(iii) Father's name	:	MD. ABUL KASHEM
(iv) GB member's info	:	Branch: hamirkudsa, Centre # 18(Female), Member ID: 1333/3 Group No: 02 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 16140
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Kachamaler bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01772854568
Father's Contact No.	:	01875969240
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BELI BIBI joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RIYAD MUDI STORE
Location	:	Chewkhali, gualkandi, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 100,000
Financing	:	Self BDT 50,000-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20 ft x 10 = 200 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

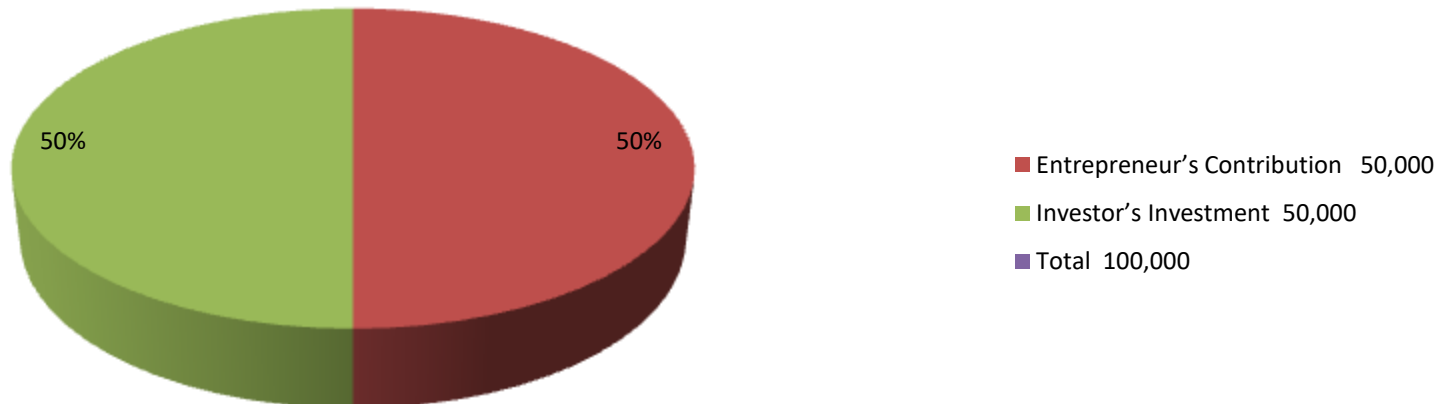
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense		0	
sales of product	1,600	48,000	576000
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent		900	10,800
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		400	4,800
Entertainment		200	2,400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		4,500	54,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
oil	200lt	80	16,000			10000	10,000
rice	200kg	50	8,000			20000	20,000
Wheat	60kg	25	1,500				8,000
sope	70	25	1,700				1,700
pules	50	50	2,500			20000	20,000
biscut			5,000				5,000
other			15,300				15,300
Total	120	230	50000		0	50000	80000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
oil,rice,wheat,cosmatic etc.	2500	75000	900000	945000	992250
Total Sales (A)	2500	75000	900000	945000	992250
Less. Variable Expense		0	0	0	0
oil,rice,wheat,cosmatic etc.	2000	60000	720000	756000	793800
Total variable Expense (B)	2000	60000	720000	756000	793800
Contribution Margin (CM) [C=(A-B)	500	15000	180000	189000	198450
Less. Fixed Expense					
Rent		900	10800	10800	10800
Electricity Bill		700	8400	8500	8600
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		400	4800	4900	5000
Entertainment		200	2400	2600	2800
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7500	90100	90700	91300
Net Profit (E) [C-D)		7500	89900	98300	107150
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	89900	98300	107150
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		69900	148200
	Total Cash Inflow	139,900	168200	255350
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	69,900	148200	235350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: chewkhali,
gualkandi,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

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সংগ্রহ পুর, বঙ্গবন্ধু

স্বাক্ষরিত জীবন বৃত্তান্ত:

শ্রীঃ বেলাল হোসেন

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জন্ম তারিখ: ২৪-০২-১৯৭৯

স্বাক্ষরিত: এ. জে. এল





