



Proposed NU Business Name : **RAJIB STORE AND
CONFACKSONARI**

Business Category : **Shopkeeping, Others Shop**



Business Proposal Identified & Prepared by : **Nazim Uddin Mia, Unit Incharge Nagorpur ,
Tangail,Zone 01.**

Business Proposal Verified by : **Nazim Uddin Mia**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: LITON MIA Vill: Babna Para, Union: Nagarpur, District: Tangail
Age	: 26 years
Marital Status	: Single
Children	: No childrens
No. of siblings	: No siblings
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: MST :JAHANARA BEGUM
(iii) Father's name	: MD, ABDUL MAZID MIA
(iv) GB member's info	: Branch: Nagarpur, Nagarpur, Centre # 32 Loan no.: 2781, Member since 01 July 1994 Existing loan: Tk. 50,000 Outstanding loan: Tk. 17,250
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Secondary School Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 5 (Five) year(s) of experience in running his own business. He started the business with BDT 80,000 (Eighty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Others Income: Tk. 5,000 Mother's occupation: Housewife Developments from entrepreneur's current business are Building, New Business Development, Investment, Other, Sister\Brother's Education Development, Advance Payment for Shop Security etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01748569707, 01711513446
NU's NID/Birth Certificate No.	:	19929317673000388
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- MST :JAHANARA BEGUM is a GB member since 01 July 1994, at first she took GB loan BDT 3,000 (Three Thousand).
- Gradually she took GB loan several times and utilized it for Business.
- Finally GB loan helped her to improve Small business development.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>RAJIB STORE AND CONFACKSONARI</i>
Address/ Location	:	TALTALA MA-MUD NAGAAR ROAD NAGARPUR TANGAIL
Total Investment Required in BDT	:	Tk. 560,000
Financing	:	Self Tk. 480,000 Required Investment Tk. 80,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,500	135,000	1,620,000
Total Sales/commission (A)	4,500	135,000	1,620,000
Less: Cost of Sales			
Cost of Product(s)	3,600	108,000	1,296,000
Total Cost of Sales and Services (B)	3,600	108,000	1,296,000
Gross Profit (C) [C=(A-B)]	900	27,000	324,000
Less: Operating Cost			
Electricity Bill		400	4,800
Generator Bill		100	1,200
Entertainment Expenses		200	2,400
Night Guard Bill		100	1,200
Transportation Expense		400	4,800
Mobile Bill		400	4,800
Present salary (Entrepreneur)		5,000	60,000
RENT		1,500	18,000
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		8,100	97,200
Net Profit (C-D)		18,900	226,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Cosmetics Item etc.)	Investment in products (Different types of Cosmetics Item etc.)	280,000	80,000	360,000
Cash in hand		0		0
Bank Balance		0		0
Advance		200,000		200,000
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		480,000	80,000	560,000

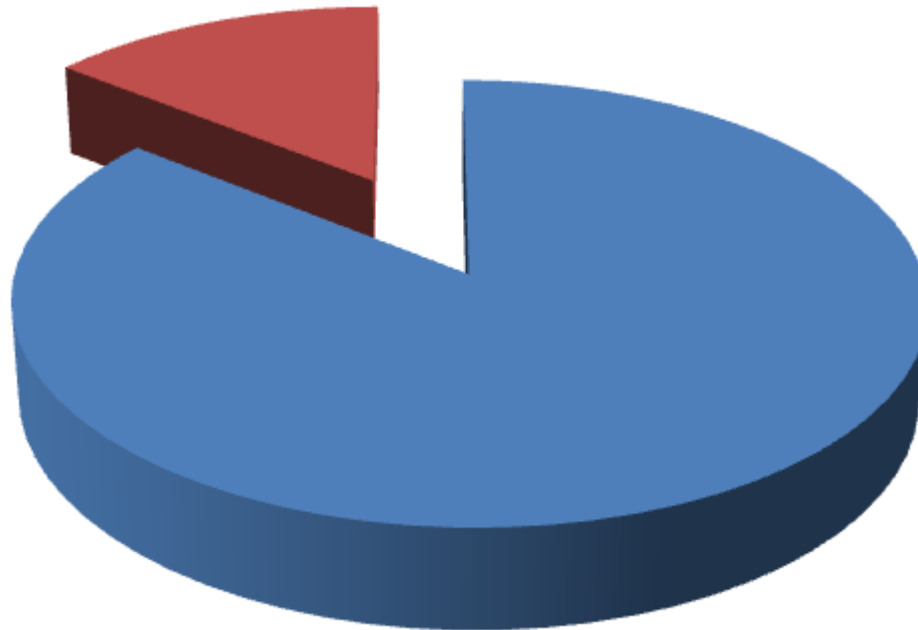
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 480,000 (85%)

■ GSSB's Investment BDT 80,000 (15%)

■ Total Capital BDT 560,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	5,000	150,000	1,800,000	5,250	157,500	1,890,000	5,513	165,390	1,984,680
Total Sales/commission (A)	5,000	150,000	1,800,000	5,250	157,500	1,890,000	5,513	165,390	1,984,680
Less: Cost of Sales									
Estimated cost of Product(s)	4,000	120,000	1,440,000	4,200	126,000	1,512,000	4,410	132,300	1,587,600
Est. Total Cost of Sales and Services (B)	4,000	120,000	1,440,000	4,200	126,000	1,512,000	4,410	132,300	1,587,600
Gross Profit (C) [C=(A-B)]	1,000	30,000	360,000	1,050	31,500	378,000	1,103	33,090	397,080
Less: Operating Cost									
Electricity Bill		450	5,400		495	5,940		545	6,540
Generator Bill		120	1,440		132	1,584		145	1,740
Entertainment Expenses		250	3,000		275	3,300		303	3,636
Night Guard Bill		120	1,440		132	1,584		145	1,740
Transportation Expense		450	5,400		495	5,940		545	6,540
Mobile Bill		450	5,400		495	5,940		545	6,540
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
RENT		1,500	18,000		1,650	19,800		1,815	21,780
Ownership Transfer Fee		485	4,365		485	5,820		485	5,815
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		13,825	164,445		15,159	181,908		16,628	199,531
Net Profit (C-D)		16,175	195,555		16,341	196,092		16,462	197,549
Retained Income			195,555			391,647			589,196

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	80000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	199920	201912	203184
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	173739	340743
	Total Cash Inflow	279920	375651	543927
2.0	Cash Outflow			
2.1	Product Purchase	80000		
2.2	Investment Payback Including Ownership Transfer Fee	26181	34908	34911
	Total Cash Outflow	106181	34908	34911
3.0	Total Cash Surplus	173739	340743	509016

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (5 Years)

WEAKNESS

- Can not supply goods and Service as per demand;

OPPORTUNITIES

- Location of shop;

THREATS

- Theft;

Pictures









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