

Proposed NU Business Name: **RAHMAN STORE**



Project identification and prepared by: Md. Shah Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASAN ALI MONDAL
Age	:	2-11-1983 (33 Years)
Education, till to date	:	
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister 3 Brother
Address	:	Vill: Modnai, P.O: Talora, P.S: Kahalu, Dist: Bogra
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. HASINA BEGUM
(iii) Father's name	:	MD. TAKIM (TULU)
(iv) GB member's info	:	Branch: BIR KEDAR, KAHALU, Centre # 47(Female), Member ID: 3510, Group No: 01 Member since: 25-2-2010(06Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 16000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743945200
Mother's Contact No.	:	01757194591
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HASINA BEGUM joined Grameen Bank since 6 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAHMAN STORE
Location	:	Modnai Dorgatol, boubajar
Total Investment in BDT	:	BDT 220000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 55% Required Investment BDT 100,000/-(as equity) 45 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 12 ft= 96 square 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; grocery item etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dupchachia.▪Agreed grace period is 3 months.

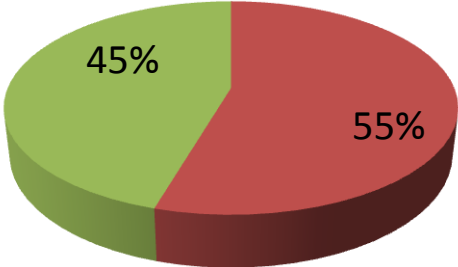
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Groceries items	4300	129000	1548000
Total Sales (A)	4300	129000	1548000
Less Variable Expense			
Groceries items	3655	109650	1315800
Total variable Expense (B)	3,655	109650	1315800
Contribution Margin (CM) [C=(A-B)]	645	19350	232200
Less Variable Expense			
Rent		400	4800
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		100	1200
Mobile bill		500	6000
Total fixed cost (D)		13,300	159600
Net Profit (E)= [C-D]		6,050	72600

Investment Breakdown

Particulars	Existing	Proposed	Total
Soft drinks, Potato,Coil,Cosmetics etc	120,000	100,000	220000
	120,000	100,000	220000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 100,000
- Total 220,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Groceries items	6800	204000	2448000	2570400
Total Sales (A)	6800	204000	2448000	2570400
Less Variable Expense				
Groceries items	5780	173400	2080800	2184840
Total variable Expense (B)	5,780	173400	2080800	2184840
Contribution Margin (CM) [C=(A-B)]	1,020	30600	367200	385560
Less Variable Expense				
Rent		400	15,000	15,000
Electricity bill		500	6000	6400
Transportation		1,400	16,800	17,200
Salary (self)		5000	60000	60000
Salary(Staff)		10000	120000	120000
Entertainment		100	1200	1200
Mobile bill		600	7200	7400
Total fixed cost (D)		18,000	226,200	227,200
Net Profit (E)= [C-D]		12600	151200	158,360
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5(Year)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	151,200	158,360
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		91,200
	Total Cash Inflow	251200	249560
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	91,200	189560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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

