

Proposed NU Business Name: **RAHAT STRORE**

Project identification and prepared by: Md. Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAHAT ULLAH
Age	:	21-11-1982(34 Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Sisters
Address	:	Vill: South Salna ; P.O:South Salna ;P.S: Gazipur Shadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RABEYA KHATUN
(iii) Father's name	:	MD. BELLAL HOSSAIN
(iv) GB member's info	:	Branch: Bahon , Centre # 53 (Female), Member ID: 3432, Group No: 02 Member since: 05-02-1990 (25Years) First loan: BDT 4,000/- Last Loan : 20000 Outstanding loan: 20000
Further Information:		
(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	:	16 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01930188226
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABEYA KHATUN joined Grameen Bank since 25 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

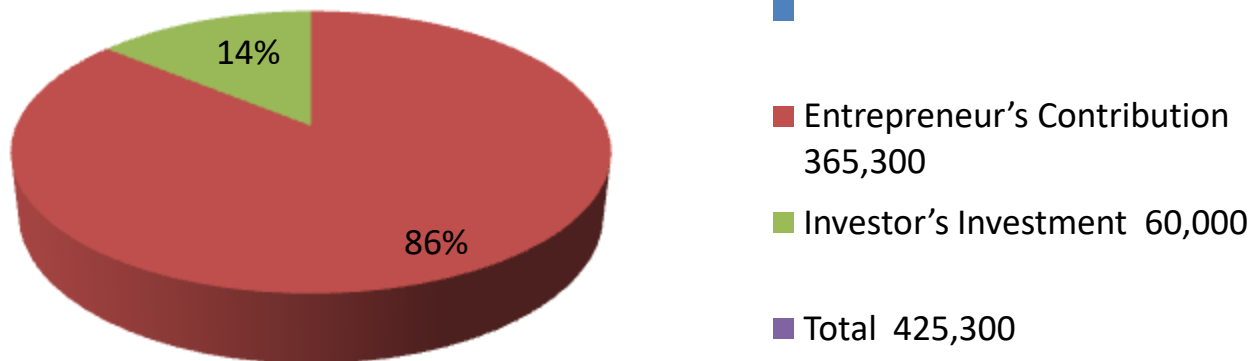
Business Name	:	RAHAT STRORE
Location	:	Salna bazer, Gazipur
Total Investment in BDT	:	BDT 4,25,300/-
Financing	:	Self BDT 3,65,300/- (from existing business) 78% Required Investment BDT 60,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	17 ft x 11 ft= 187 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;Oil,Rice,pulses,Chickpea,Suger,Parched Rice,Soft dring,Cosmatics,Bakery Item etc. ▪Average 12% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪The shop is Rent . ▪Collects goods from Joydebpur,Gazipur. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Grocery	3520	105600	1267200
Total variable Expense (B)	3,520	105600	1267200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		800	9600
Electricity bill		300	3600
Transportation		400	4800
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		100	1200
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,000	84000
Net Profit (E)= [C-D]		7,400	88800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Oil	2	15000	30,000	0	3,400	0	30,000
Rice	5	3400	17,000	10	3,400	34,000	51,000
pulses	10	6000	60,000				60,000
Chickpea	3	4000	12,000	2	4,000	8,000	20,000
Suger	10	3250	32,500	5	3,250	16,250	48,750
Parched Rice	1	2800	2,800	0	80	0	2,800
Soft dring	25	400	10,000	0	0	0	10,000
Cosmatics	1	150000	150,000	0	4,300	0	150,000
Scurity	1	50000	50,000	0	0	0	50,000
Others	1	1000	1,000	1	1,750	1,750	2,750
Flour	0	0	0				
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total	59	0	365,300	33	0	60,000	425,300



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	6000	180000	2160000	2268000	2381400
		0	0	0	0
Total Sales (A)	6000	180000	2160000	2268000	2381400
Less Variable Expense			0		
Grocery	5280	158400	1900800	1995840	2095632
			0		
Total variable Expense (B)	5,280	158400	1900800	1995840	2095632
Contribution Margin (CM) [C=(A-B)	720	21600	259200	272160	285768
Less Variable Expense			0		
Rent		1,000		0	0
Electricity bill		300	3600	4100	4600
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		7,600	79,200	80,300	81400
Net Profit (E)= [C-D]		14000	168000	191,860	204368
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	168000	191,860	204368
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		144,000	311860
	Total Cash Inflow	228000	335860	516228
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	144,000	311860	492228

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 16 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