

Proposed NU Business Name: **ROBIN STORE**



Project identification and prepared by: Romendronath Halder
Sonagazi.

Project verified by: Susanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR ISLAM
Age	:	12-03-1983 (34Years)
Education, till to date	:	Class SIX
Marital status	:	Married
Children	:	2 sons
No. of siblings:	:	4 Brothers, 2 sisters
Address	:	Vill: Charsahabikari P.O: Kasari pukur P.S: Sonagazi 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	:	NURBANU
(iii) Father's name	:	KARIMUL HAQUE
(iv) GB member's info	:	Branch : Karmatiya bazar, Sonagazi Centre 33 (Female), Member ID: 2659, Group No: 02 Member since: 10-04-2009(08 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 30000, Outstanding Loan: 20,680
(v) Who pays GB loan installment	:	Brother
(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.)	:	No
Business Experiences and Training Info	:	12 years experience in running business.12 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820622577
Family's Contact No.	:	01820938168
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR BANU joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

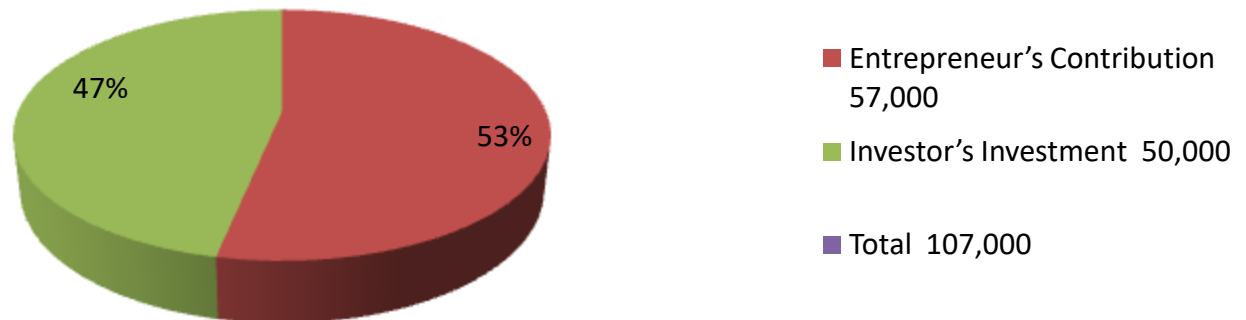
Proposed Nobin Udyokta Business Info

Business Name	:	ROBIN STORE
Location	:	Karamatiya bazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 107,000/-
Financing	:	Self BDT 57000/- (from existing business) 53% Required Investment BDT 50,000/- (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Flour,tea,Sugar,Oil,Milk,Dal,e.t.c▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Local Sonagazi.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Flour,tea,Sugar,Oil,Milk,Dal,e.t.c	1900	57000	684000
	0	0	0
Total Sales(A)	1900	57000	684000
Less Variable Expense (B)			0
Flour,tea,Sugar,Oil,Milk,Dal,e.t.c	1520	45600	547200
Total Variable Expense	1520	45600	547200
Contribution Margin (CM) [C=(A-B)]	380	11400	136800
Less Fixed Expense			
Rent		700	8400
Electric Bill		400	4800
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Flour			10,000			50,000	60,000
Tea			10,000			0	10,000
Sugar			10,000			0	10,000
Oil			10,000			0	10,000
Milk			5,000			0	5,000
Dal			10,000			0	10,000
Security			2,000			0	2,000
			0			0	0
			0			0	0
			0			0	0
	0	0	57,000	0	0	50,000	107,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Flour,tea,Sugar,Oil,Milk,Dal,e.t.c	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		400	4800	5100	5400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6900	82800	83200	83600
Net Profit (E)= [C-D]		8100	97200	102060	107163
Investment Pay Back			20,000	20,000	20,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	97,200	102060	107163
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77200	159260
	Total Cash Inflow	147,200	179,260	266,423
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	20,000	20,000
3	Net Cash Surplus	77,200	159,260	246,423

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 12 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

