

Proposed NU Business Name: **RAYHAN STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: RAYHAN
Age	:	10-03-1998(19 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02Brothers,01 Sister.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	TOFURA KHATUN
(iii) Father's name	:	MASUDUR RAHMAN
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 13(Female), Member ID: 1973/2, Group No: 04 Member since: 24/12/2012 till (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan:20100/=
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	He has no experience in running business. 084years is won business. He has no years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01859051843
Family's Contact No.	:	01859841161
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

TOFURA KHATUN joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

Proposed Nobin Udyokta Business Info

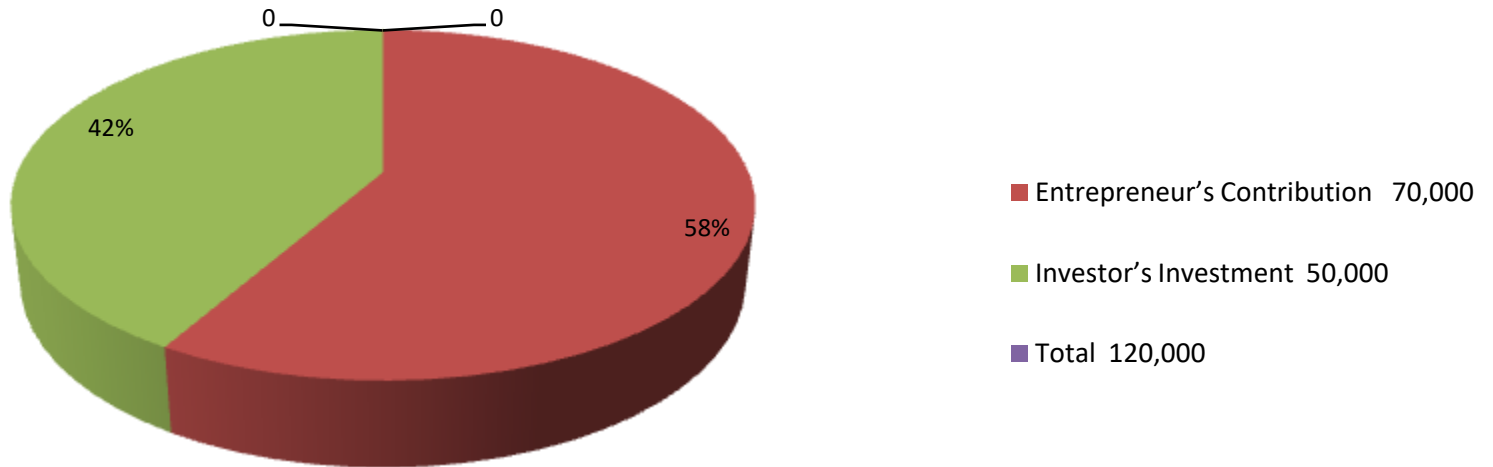
Business Name	:	RAYHAN STORE
Location	:	Hafizia para ,Garartek,Conpanigang,Noakhali.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft*10ft=120squreft
Security of the shop	:	25,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cooling corner etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will not be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuayin.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Culling corner etc.	3500	105000	1260000
Total sales (A)	3500	105000	1260000
Less Variable Exp.			
Culling corner etc.	2800	84000	1008000
Total Variable exp. (B)	2800	84000	1008000
Contribution Margin CM [C= (A-B)]	700	21000	252000
less fixed exp.			
Rent		500	6000
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		6950	83400
Nit profit		14050	168600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	15000	0	0	10000	25000
Biscuites	0	0	10000	0	0	15000	25000
Coldrinkes	0	0	15000	0	0	10000	25000
Tea	0	0	2000	0	0	2000	4000
Condeshmilk	0	0	3000	0	0	3000	6000
Others	0	0	20000	0	0	10000	30000
Security			5000			0	5000
Total			70000			50000	120000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Culling corner etc.	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
less variable Expenses					
Culling corner etc.	3200	96000	1152000	1209600	1270080
Total variable Expenses (B)	3200	96000	1152000	1209600	1270080
Contribution Margin (CM)= (A-B)	800	24000	288000	302400	317520
Less Fixed Expenses					
Rent		500	6000	6000	6000
Electricity bill		500	6000	6200	6400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	62000	64000
Salary(staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		7850	94200	96800	99400
Net Profit (E) (C-D)		16150	193800	203490	213664.5
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	193800	203490	213664.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		173,800	357,290
	Total Cash Inflow	243,800	377,290	570,955
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	20000	20000
3	Net Cash Surplus	173,800	357,290	550,955

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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

