

## Proposed NU Business Name: M/S RAZIB STORE



Project identification and prepared by: Modon Kumar Biswas,  
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Razib Kumar Saha</b>
Age	:	05-10-1987 ( 30 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill: Yousopgonj ,P.O: Poshibazer ,P.S: Rupganj, Dist: Narayongonj
gaParent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Anjana Rani Saha
(iii) Father's name	:	Ram Krishna Saha
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 49 (Female), Member ID: 7645 , Group No: 01 Member since: 27-10-1997 to 2017( 20 Years) First loan: BDT = 5,000 /- Last loan:BDT=300000/- Outstanding loan:= Nill
Further Information:		
(v) Who pays GB loan installment	:	No
(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 & Skill Own Business and Training Info	:	12 years of business experience. : 12 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-924222
Family's Contact No.	:	01849-281865
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Anjana Rani Saha** joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

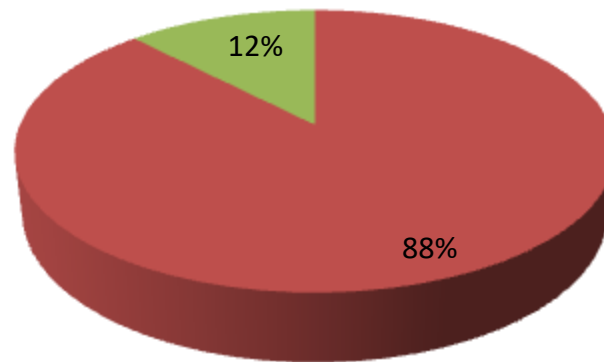
Business Name	:	M/s Razib Store
Location	:	Issapura Bazar,Rupganj,Narayanganj
Total Investment in BDT	:	BDT 490,000/-
Financing	:	Self BDT 430,000/- (from existing business) 88 % Required Investment BDT 60,000/- (as equity) 12 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 200 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Nimki,Murali,Chanacur,Biscuits,Sweet,Moyda,Oil,Sugar etc.</li><li>▪Average 30 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>three</b> employee.</li><li>▪The shop is Owner .</li><li>▪Collects goods from Issapura,Tongi .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bakery	5,200	156,000	1,872,000
0	0	0	0
<b>Total Sales (A)</b>	<b>5,200</b>	<b>156,000</b>	<b>1,872,000</b>
<b>Less. Variable Expense</b>			
Bakery	3,640	109,200	1,310,400
<b>Total variable Expense (B)</b>	<b>3,640</b>	<b>109,200</b>	<b>1,310,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,560</b>	<b>46,800</b>	<b>561,600</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		2000	24,000
Transportation		2,500	30,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (sttaf)		30,000	360,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>40,500</b>	<b>486,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,300</b>	<b>75,600</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Nimki	50	80	4000	Moyda			9,000	13,000
Murali	50	80	4000	Oil	20	1200	24,000	28,000
Chanacur	100	80	8000	Sugar	10	2500	25,000	33,000
Bakery	150	100	15000				0	15,000
Sweet	150	150	22500				0	22,500
Moyda	5	1450	7250				0	7,250
Oil	5	1200	6000				0	6,000
Sugar	10	2500	25000				0	25,000
	0	0	0				0	0
Machenaries			330000				0	330,000
Others			8250	Others			2,000	10,250
<b>Total</b>			<b>430000</b>				<b>60,000</b>	<b>490,000</b>

## Source of Finance



- Entrepreneur's Contribution 430,000
- Investor's Investment 60,000
- Total 490,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Bakery	6,400	192,000	2,304,000	2,419,200	2,540,160
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>6,400</b>	<b>192,000</b>	<b>2,304,000</b>	<b>2,419,200</b>	<b>2,540,160</b>
<b>Less. Variable Expense</b>					
Bakery	4,480	134,400	1,612,800	1,693,440	1,778,112
<b>Total variable Expense (B)</b>	<b>4,480</b>	<b>134,400</b>	<b>1,612,800</b>	<b>1,693,440</b>	<b>1,778,112</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,920</b>	<b>57,600</b>	<b>691,200</b>	<b>725,760</b>	<b>762,048</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		2100	25,200	26,460	27,783
Transportation		2,750	33,000	34,650	36,383
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		30,000	360,000	378,000	396,900
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		5,500	66,000	66,000	66,000
<b>Total Fixed Cost</b>		<b>46,450</b>	<b>557,400</b>	<b>578,970</b>	<b>601,619</b>
<b>Net Profit (E) [C-D]</b>		<b>11,150</b>	<b>133,800</b>	<b>146,790</b>	<b>160,430</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	133,800	146,790	160,430
1.3	Depreciation (Non cash item)	66,000	66,000	66,000
1.4	Opening Balance of Cash Surplus		195,000	383,790
	<b>Total Cash Inflow</b>	<b>279,800</b>	<b>407790</b>	<b>610,220</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>195,000</b>	<b>383,790</b>	<b>586,220</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 12 Years  
Own Business : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



























# FAMILY PICTURE

