

Proposed NU Business Name: **RABINDRA STORE**



Project identification and prepared by: Md. Anwar Ali, Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	RABINDRA CHANDRA SHAHA
Age	:	04-03-1985(32 Years)
Education, till to date	:	Class-five
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	03 Brothers
Address	:	Vill: Chunni,P.O : Moterbazar, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BELI RANI SHAHA
(iii) Father's name	:	KHOKAN CHANDRA SHAHA
(iv) GB member's info	:	Branch:Moterbazar, Centre # 39(Female), Member ID: 1520, Group No:01 Member since: 24-07-2013 (04Years) First loan: 10,000 taka. Existing loan: 1,00,000 taka Outstanding loan: nill
Further Information:		
(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.)	:	Nil
Business Experiences and Training Info	:	15 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.	:	01713-543630
Mother's Contact No.	:	none
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BELI RANI SHAHA joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

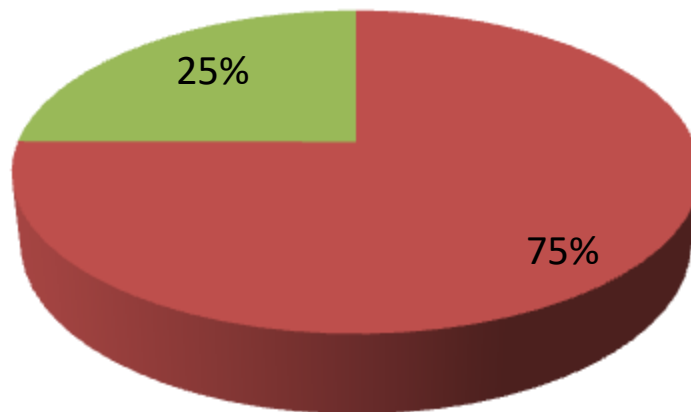
Business Name	:	RABINDRA STORE
Location	:	Moteebazar, modhupur, Tangail.
Total Investment in BDT	:	BDT :3,20,800/-
Financing	:	Self BDT 2,40,800(from existing business) 75% Required Investment BDT 80,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	27 ft x 12ft= 324square ft
Security of the shop	:	90,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; rice,flour,soybean oil,masur dal,suriser oil etc. ▪The business is operating by entrepreneur. Existing no employee. ▪The business is Own. ▪Collects goods fromModhupur. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
rice,flour,sayabin oil,masurdul,surisaroil,others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
rice,flour,sayabin oil,masurdul,surisaroil,others	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		3000	36000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		10250	123000
Net Profit (E)= [C-D]		12250	147000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	20	2,200	44,000			0	44,000
flour	14	1,200	16,800			0	16,800
soybean oil	200	90	18,000			0	18,000
masur dal	3	4,000	12,000			0	12,000
surisar oil	100	100	10,000			0	10,000
others	0	0	50,000			0	50,000
security	0	0	90,000			0	90,000
monohari samagri			0			80,000	80,000
			0				0
			0			0	0
Total	337	7590	240,800	0	0	80,000	320,800

Source of Finance



- Entrepreneur's Contribution 240,800
- Investor's Investment 80,000
- Total 320,800

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rice,flour,sayabin oil,masurdul,surisaroil,others	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
rice,flour,sayabin oil,masurdul,surisaroil,others	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		3000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		10250	121200	123400	125690
Net Profit (E)= [C-D]		16750	201000	211050	221603
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	201,000	211050	221603
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		169000	348050
	Total Cash Inflow	281,000	380,050	569,653
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	169,000	348,050	537,653

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Mote
bazar,modhupur,tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

প্রস্তাব

শ্লের নাম:

স্ববিন্দু খেঁচ

নিটের নাম:

মুর্ষি দুর্গ

ন্যাকার সংক্ষিপ্ত জীবন বৃত্তান্ত:

: স্ববিন্দু চন্দ্র খেঁচ

স: ৩২ বছর

জন্ম তারিখ: ৪



भारत
10
किग्रा
दाल









FAMILY PICTURE

