

Proposed NU Business Name: **RAJIB VARAITY STORE**



Project identification and prepared by: Md. Rafiqul Islam,
Dhunat Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Rajibul Islam
Age	:	28-02-1988(30 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Baniazan, P.O:Shimulbary, P.S: Dhunat , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Saleka Khatun
(iii) Father's name	:	Md. Habizar Rahman
(iv) GB member's info	:	Branch: Gosaibary Centre # 02 (Female), Member ID: 1504, Group No: 05 Member since: 20-02-1998 (20Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 28,500/-
(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

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	:	02 years experience in running business He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01706210905
Mother's Contact No.	:	01702338478
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Saleka Khatun joined Grameen Bank since 20 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

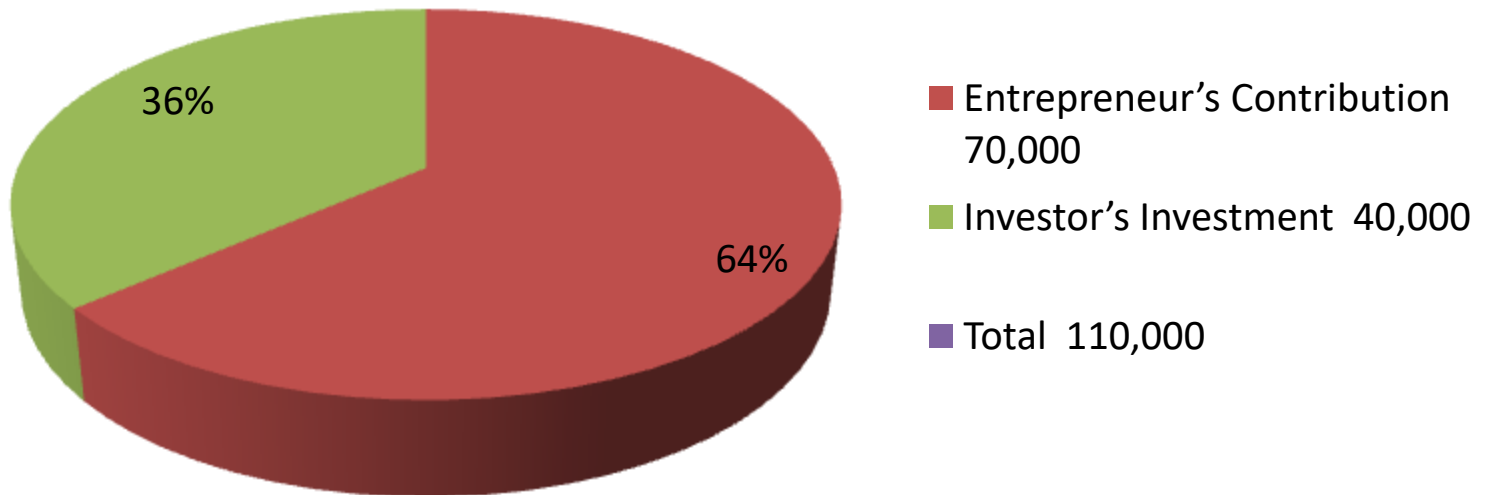
Business Name	:	RAJIB VARAITY STORE
Location	:	Baniazan, Shimulbary, Dhunat, Bogra
Total Investment in BDT	:	BDT .110,000
Financing	:	Self BDT 70,000(from existing business) 63% Required Investment BDT 40,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft*12ft =144 Squire ft
Security of the shop	:	60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; suger,oil,diesel etc▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is owned.▪Collects goods from Gosaibary .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Suger,oil,diesel etc	5,000	30,000	360,000
Total Sales (A)	5,000	30,000	360,000
Less. Variable Expense			
Suger,oil,diesel etc	750	18,000	216,000
Total variable Expense (B)	750	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	4,250	12,000	144,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill			0
Transportation		500	6,000
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Feed & Medicine		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,700	56,400
Net Profit (E) [C-D]		7,300	87,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Suger	3,000	6,000	9,000
Khud	1,500	6,000	7,500
Soft Drinks	7,000	14,000	21,000
Koil	3,300	14,000	17,300
Cosmetics	20,000	0	20,000
Diesel	14,000	0	14,000
Soyabin	2,000	0	2,000
Total	70,000	40,000	110,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	0	40,000	480,000	504,000	529,200
Total Sales (A)	0	40,000	480,000	504,000	529,200
Less. Variable Expense					
Feed & Medicine	120	24,000	288,000	302,400	317,520
Total variable Expense (B)	120	24,000	288,000	302,400	317,520
Contribution Margin (CM) [C=(A-B)]	-120	16,000	192,000	201,600	211,680
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Feed & Medicine		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,800	57,600	57,600	57,600
Net Profit (E) [C-D]		11,200	134,400	144,000	154,080
Investment Payback			8,000	8,000	8,000

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

SI #	<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	20,000		
1.2	Net Profit	134,400	144,000	154,080
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	126,400	262,400
	Total Cash Inflow	154,400	270,400	416,480
2	Cash Outflow			
2.1	Purchase of Product	20,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	8,000	8,000	8,000
	Total Cash Outflow	28,000	8,000	8,000
3	Net Cash Surplus	126,400	262,400	408,480

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









