

## ***Proposed NU's Business Name : Rana Super Store***

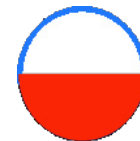


**Nu Identified & PP Prepraed  
By: Mr.Khalilur Rahman**

**Presented by  
Md. Rasel Rana**

**Verified By:  
Mr.Khalilur Rahman**

**Grameen Trust**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Md Rasel Rana
Age	:	21
Marital Status	:	single
Children	:	
No. of siblings:	:	2
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Ruma Begum
(iii) Father's name	:	Md. Abdur Rashid
(iv) GB member's info	:	Branch # Dakuli Centre # 45 Loan no# 3412 Member since # 2005 First loan # Tk. 5,000/- General Loan: Tk 50,000/- Outstanding: 24,700 Special investment Loan Tk.70,000/- Outstanding: 57,526
Further Information:		
(v) Who pays GB loan installment	:	Nobin Udyokta
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, NU etc..	:	N/A
(ix) Others	:	N/A
Education		S.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Own Business
Business Experience	:	3 (Three) Years
Trade License	:	677
Other Own Sources of Income	:	- Agriculture , Cow fattening (Father and Mother)
Other Own Sources of Liabilities	:	N/A
NU Project Source/Reference	:	Dakuli ,Manikgonj

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

***NU's mother has been a member of Grameen Bank since 2003. She brought some land from GB loan. They also brought some cattle by using Grameen Bank loan. NU's mother gradually improved their life standard by using GB loan.***

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Rana Super Store
Address/ Location	:	Joyra College Road, Manikgonj
Total Investment in BDT	:	
Financing	:	Self BDT 2,00,000 (50% from existing business) Required Investment BDT 2,00,000 (50 % as equity)
Present salary/drawings from business (estimates)	:	8,000 (Tk. Eight thousand ) only.
Proposed Salary		8,000 (Tk. Eight thousand) only.
Proposed Business Implementation Plan	:	10%
(i)% of present gross profit margin		
(ii) Estimated % of proposed gross profit margin	:	10%
(iii) Agreed grace period	:	5 months
	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6,000	1,80,000	21,60,000
<i>Less: Cost of sales (B)</i>	5,400	1,62,000	19,44,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Shop Rent		2,000	24,000
Night Guard bill		100	1,200
Mobile bill		400	4,800
Present salary/Drawings- self		8000	96,000
Conveyance			
Others cost		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses		1000	12,000
<b>Total Operating Cost (D)</b>		<b>12,100</b>	<b>1,45,200</b>
<b>Net Profit (C-D):</b>		<b>5,900</b>	<b>70,800</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<b>Investments in different categories:</b> 1. Stationary, Grocery, Confectionary =1,40,000 2. Fridge & Furniture = 60,000	2,00,0000		
<b>Proposed Items:</b> 1. Grocery 120,000 2. Stationery 60, 000 3. Confectionery 20,000 =2,00,000		200,000	(2,00,000 +2,00,000) =4,00,00
<b>Total Capital</b>			4,00,000

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	10,000	300,000	360,000	10,200	306,000	36,72,000
<i>Less: cost of sales (B)</i>	9,000	270,000	324,000	9,000	270,000	32,40,000
<b>Gross Profit (C) [C=(A-B)]</b>	1,000	30,000	360,000	1,200	36,000	43,2,000
<b><i>Less: Operating Costs</i></b>						
Electricity Bill		500	6,000		500	6,000
Night Guard bill		100	1200		100	1200
Rent		2,000	24,000		2,000	24,000
Conveyance						
Mobile Bill (SMS & Reporting inclusive)		500	6,000		500	6,000
Proposed Salary- Self		8,000	96,000		8000	96,000
Others		200	2,400		300	3,600
Non Cash Item:						
Depreciation Expenses		1,000	12,000		1,000	12,000
<b><i>Total Operating Cost (D)</i></b>		<b>12,300</b>	<b>147,600</b>		<b>12,400</b>	<b>148,800</b>
<b>(Net Profit C-D) :</b>		<b>17,700</b>	<b>212400</b>		<b>23,600</b>	<b>283200</b>
<b>Pay back</b>			120,000			1,20,000
<b>Retained Income:</b>			<b>92,400</b>			<b>163,200</b>



# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<i><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	2,00,000	
1.2	Net Profit ( Ownership Tr. Fee added back)	2,12,400	2,83,200
1.3	Depreciation (Non cash item)	12,000	12,000
1.4	Opening Balance of Cash Surplus		22,174
	<b>Total Cash Inflow</b>	<b>4,24,400</b>	<b>3,17,374</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	2,00,000	-
2.2	Investment Pay Back (Including Ownership Tr. Fee)	120,000	1,20,000
2.3	Payment to Grameen Bank Outstanding Loan	82,226	-
	<b>Total Cash Outflow</b>	<b>4,02,226</b>	<b>1,20,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>22,174</b>	<b>1,97,374</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- .Long standing relationship with Grameen
- .Skill & Experience

## **W**EAKNESS

- 1.Credit Service.
2. Political unrest.

## **O**PPORTUNITIES

- .Huge demand from Locality

## **T**HREATS

- .Other Competition
- .Scarcity of new product

*Presented at*

**2<sup>nd</sup> GT Executive SB Design Lab**

**on January 29, 2015 at GT Conference Room**

Thank you