

## A Nobin Udyokta Project

Proposed NU Business Name : **Rimi Varieties Store**



NU Identified and PP Prepared :  
Md. Sohrab Hossain( Manikganj Unit)  
Verified by : Md.Khalilur Rahman

Presented by :  
Mohammad Ali

GRAMEEN TRUST



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

Name	:	Mohammad Ali
Age	:	31
Marital status	:	Married
Children	:	1 Son , 1 Daughter
No. of siblings:	:	2 Brothers,1 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Halima Bagum
(iii) Father's name	:	Md.Razzab Ali
(iv) GB member's info	:	Branch: Dhakuli Manikganj , Loanee no.: 1241 Member since : 2005 Existing loan: Tk. 20,000
		Centre # 6(M), Group No : 04, First loan: Tk. 5000 Outstanding: Tk. 3,925
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	S.S.C

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

Present Occupation	:	Stationery ,Telecom and Photocopy Business
Trade License	:	002110
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	Father (Agriculture) ,Brother (Business)
Other Own/Family Sources of Liabilities	:	N/A
Contact Info	:	01675858368
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj.

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

NU's Mother has been a member of Grameen Bank since 2005 (10 Years) . At first she took a loan amount of BDT 5,000 from Grameen Bank. NU use this loan in his business. NU's mother gradually improved their living standard by using GB loan.

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

Business Name	:	Rimi Varieties Store
Address/ Location	:	Muktizoddha Market, Bus Stand, Manikganj.
Total Investment in BDT	:	4,40,000
Financing	:	Self BDT : 3,20,000 (from existing business) - 73 % Required Investment BDT : 1,20,000 (as equity) - 27%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>Present stock items:</b>			
Advance : 2,00,000	3,20,000		
Decoration (Rack+fan+chair) : 10,000			
Refrigerator (1) : 10,000			
Photocopy machine(1) : 60,000			
<b>Goods : 30,000</b>			
Flexiload(GP,BL,Robi,Airtel ,City) : 10,000			
<b>Proposed Item:</b>			
<b>Total goods : 1,20,000</b>		1,20,000	
<b>Total Capital</b>	<b>3,20,000/-</b>	<b>1,20,000/-</b>	<b>4,40,000/-</b>

# Items list

## Present items

• Harpic	:5,000
• Cold drinks	:9,000
• Biscuits	:4,500
• Paper	:4,000
• Ice-cream	:2,000
• Chips	:1,000
• Paste	:1,000
• Soap	:1,000
• Coil,	:1,000
• Oil	:1,000
• Pen	:500

**Total = 30,000**

## Proposed items

• Oil(130TK*bottle76)	: 10,000
• Cold drinks	: 15,000
• Biscuits(30tk*200paket)	: 6,000
• Salt25tk*kg200kg)	: 5,000
• Chocolate(175tk*20box)	: 3,500
• Chips	: 2,000
• Ice-cream	: 8,000
• Soap(25tk*60piece)	: 1,500
• coil+paste+candle	: 10,000
• Water(20tk* bottle150)	: 3,000
• Egg(85tk*23dozen)	: 2,000
• Paper+pen	: 8,000
• Harpic(6box1000tk*box)	: 6,000
• Others	: 10,000
Flexi load(Gp,BI,Robi,Airtel7500)	: 30,000

**Total : 1,20,000**

# **INFO ON EXISTING BUSINESS OPERATIONS**

	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1,000	30,000	3,60,000
<i>Less: Cost of sales</i>	800	24,000	2,88,000
<b>Profit (20%) [A]</b>	200	6000	72,000
<b>Income from Photocopy(B)</b>	600	18,000	2,16,000
<b>Income from Flexi Load(C)</b>	120	3,600	43,200
<b>Profit(A+B+C)</b>	<b>920</b>	<b>27,600</b>	<b>3,31,200</b>
<b>Less:Operating Cost</b>			
Electricity bill		2,000	24,000
Shop Rent		5,000	60,000
Transport		100	2,400
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Salary of employee 2 ,(5000+3000)		8,000	96,000
Night guard bill		250	3,000
Others(chada+SMS+TL)		150	1,800
<b>Non Cash Item:</b>			
Depreciation Expenses(15%+10%)		958	11,500
<b>Total Operating Cost (D)</b>		<b>23,758</b>	<b>2,85,096</b>
<b>Net Profit (C-D):</b>		<b>3,842</b>	<b>46,104</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1,200	36,000	4,32,000	1,300	39,000	468,000	1,500	45,000	5,40,000
<i>Less: Cost of sales</i>	960	28,800	3,45,600	1,040	31,200	374,400	1,200	36,000	4,32,000
<b>Profit (20%) [A]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>	<b>260</b>	<b>7,800</b>	<b>93,600</b>	<b>300</b>	<b>9,000</b>	<b>1,08,000</b>
<b>Income from photocopy(B)</b>	<b>700</b>	<b>21,000</b>	<b>2,52,000</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>800</b>	<b>24,000</b>	<b>2,88,000</b>
<b>Income from flexiload(C)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>	<b>130</b>	<b>3,900</b>	<b>46,800</b>	<b>150</b>	<b>4,500</b>	<b>54,000</b>
<b>Profit(A+B+C)</b>	<b>1,060</b>	<b>31,800</b>	<b>3,81,600</b>	<b>1,140</b>	<b>34,200</b>	<b>4,10,400</b>	<b>1,350</b>	<b>40,500</b>	<b>4,86,000</b>
<i>Less: Operating Costs</i>									
Electricity bill		2,000	24,000		2,000	24,000		2,000	24,000
Shop Rent		5,000	60,000		5,000	60,000		5,000	60,000
Transport		120	1,440		150	1,800		200	2,400
Mobile bill		300	3,600		350	4,200		400	4,800
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Present Salary of employee(2)(5500+3500)		9,000	1,08,000		10,000	1,56,000		11,000	1,32,000
Night guard bill		250	3,000		250	3,000		250	3,000
Others (Chada+SMS+TL)		150	1,800		200	2,400		220	2,640
Depreciation Expenses(10%+15%)		958	11,500		958	11,500		958	11,500
<b>Total Operating Cost (E)</b>		<b>24,778</b>	<b>2,97,336</b>		<b>25,908</b>	<b>3,10,896</b>		<b>27,028</b>	<b>3,24,336</b>
<b>Net Profit</b>		<b>7,022</b>	<b>84,264</b>		<b>8,292</b>	<b>99,504</b>		<b>13,472</b>	<b>1,61,664</b>
<b>GT payback</b>			<b>48,000</b>			<b>48,000</b>			<b>48,000</b>
<b>Retained Income:</b>			<b>36,264</b>			<b>51,504</b>			<b>1,13,664</b>

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

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3(BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,20,000		
1.2	Net Profit	84,264	99,504	1,61,664
1.3	Depreciation (Non cash item)	11,500	11,500	11,500
1.4	Opening Balance of Cash Surplus	-	1,23,925	1,86,929
	<b>Total Cash Inflow</b>	<b>2,15,764</b>	<b>2,34,929</b>	<b>3,60,093</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,20,000		
2.2	Payment of GB Loan*	3,925		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>1,71,925</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>1,23,925</b>	<b>1,86,929</b>	<b>3,12,093</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience
- Position of his store beside Highway.

## **W**EAKNESS

- Opponent in same areas
- Strike

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## **T**HREATS

- Fire
- Theft

Pictures

























**Thank You**