

Proposed NU Business Name: **RAHUL STORE**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAHUL
Age	:	18-10-1984(31 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Baniyapara P.O: Ghatail P.S: Ghatail , 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	:	MRS.REHENA BEGUM
(iii) Father's name	:	ABDUL LOTIF
(iv) GB member's info	:	Branch: Ghatail, Centre # 73 (Female), Member ID: 5005/1, Group No: 05 Member since: 10-07-1995 (21Years) First loan: BDT 4,000 Taka.
Further Information:		Existing loan: 30000, Outstanding loan: 10860
(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.)	:	None
Business Experiences and Training Info	:	Two years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Father's Income (varaities)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01679860331
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MRS. REHENA BEGUM Joined Grameen Bank Since 21 Years Ago. At First She Took 4,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	RAHUL STORE
Location	:	Bazar Road, Ghatail,Tangail.
Total Investment in BDT	:	BDT 236,000
Financing	:	Self BDT 186,000(from existing business) 73% Required Investment BDT 50,000(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	03 ft x 20 ft= 60 Square ft
Security of the shop	:	BDT 150,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft Drinks,Tea bag,Biscuit,chocolate,bread Item,koyel,chanachur,fire box,Etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The shop is rented.▪Collects goods from Ghatail Bazar.▪Agreed grace period is 3 months.

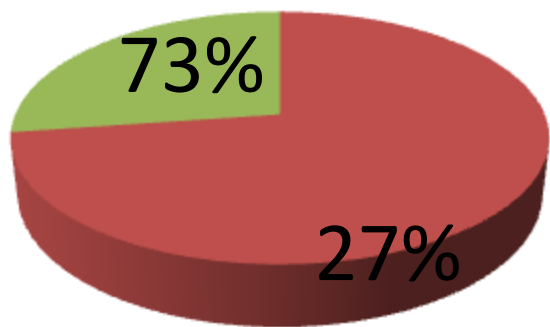
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft Drinks,Tea bag,Biscuit,chocolate,bread Item,koyel,chanachur,fire box,Etc..	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less. Variable Expense			
Soft Drinks,Tea bag,Biscuit,chocolate,bread Item,koyel,chanachur,fire box,Etc..	2975	89250	1071000
Total variable Expense (B)	2975	89250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less. Fixed Expense			
Rent		2000	24000
Electricity Bill		1800	21600
Mobile Bill		250	3000
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		200	2400
Genaretor		320	3840
Total fixed Cost (D)		9770	117240
Net Profit (E) [C-D]		5980	71760

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks,Tea bag,Biscuit,chocolate,bread Item,koyel,chanachur,fire box,Etc..	21000	50000	71000
Freeze	15000	0	15000
Sequrity	150000	0	150000
Total	186000	50000	236000

Source of Finance



Entrepreneur
Investment:186,000
Investor Investment:50,000
Total Investment:236,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Soft Drinks,Tea bag,Biscuit,chocolate,bread Item,koyel,chanachur,fire box,Etc..	5000	150000	1800000	1890000	1984500
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less. Variable Expense					
Soft Drinks,Tea bag,Biscuit,chocolate,bread Item,koyel,chanachur,fire box,Etc..	4250	127500	1530000	1606500	1686825
Total variable Expense (B)	4250	127500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500	297675
Less. Fixed Expense					
Rent		2000	24000	24000	24000
Electricity Bill		1800	21600	21600	21600
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2400	2400
Entertainment		250	3000	3000	3000
Genaretor		320	3840	3840	3840
Depriciation			3000	3000	3000
Total Fixed Cost		9870	121440	121440	121440
Net Profit (E) [C-D]		12630	148560	162060	176235
Investment Payback			20000	20000	20000

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>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	148560	162060	176235
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus		131560	276620
	Total Cash Inflow	201560	296620	455855
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	131560	276620	435855

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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

















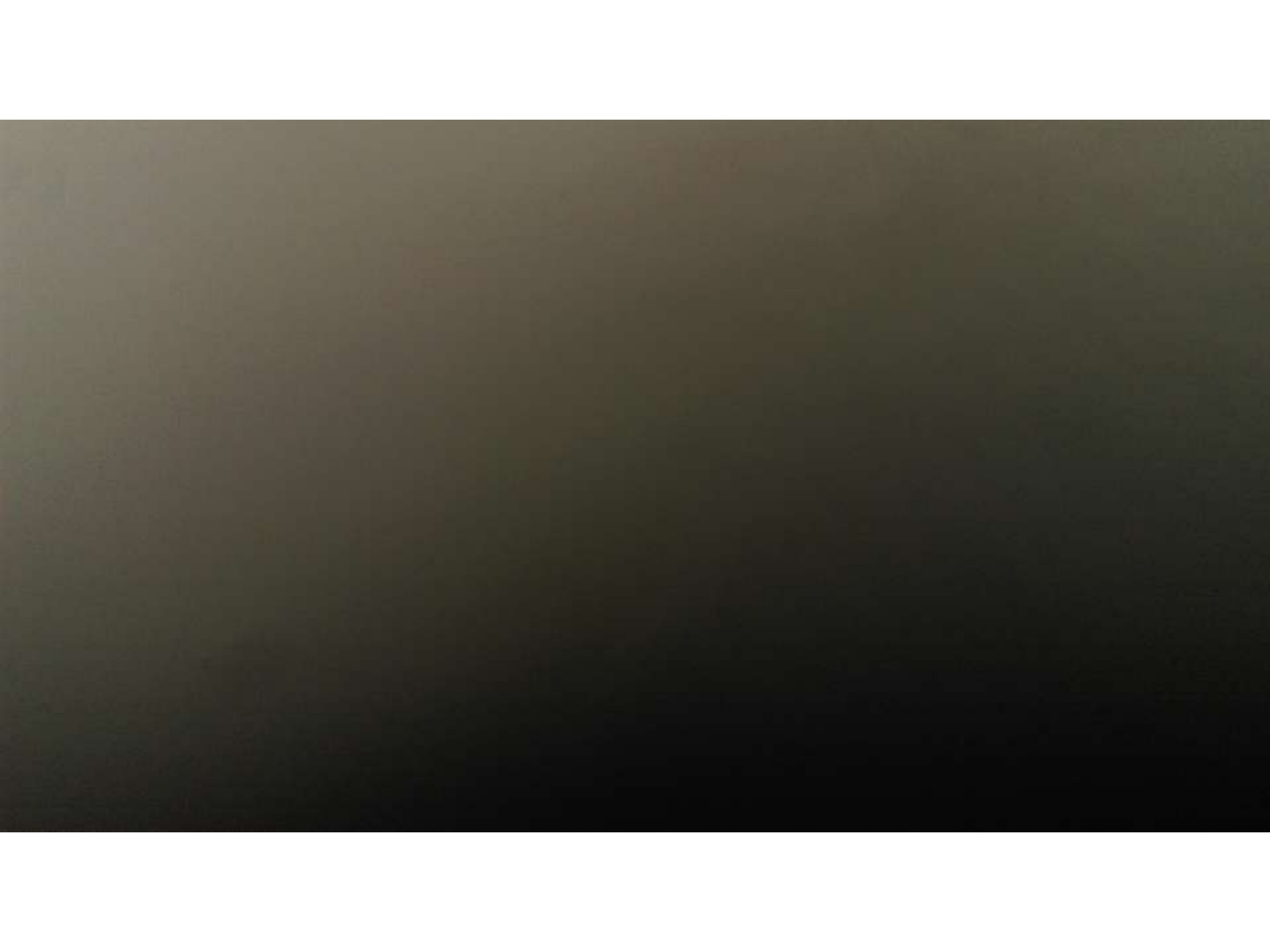












FAMILY PICTURE

