

Proposed NU Business Name: **RAHAMAN DEPARTMENTEL STORE**



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Dagonvuiyan Unit, Feni

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## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>ABDUL HOQUE KHOKAN</b>
Age	:	03-05-1983 ( 34Years)
Education, till to date	:	S .S .C
Marital status	:	Married
Children	:	01Sones 03 Daughter
No. of siblings:	:	03 Brother 02 Sister
Address	:	Vill: Aziz Fazilpur, P.O:Dagonbhuyain, P.S: Dagonbhuyain, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>BIBI SOKINA</b>
(iii) Father's name	:	<b>LEAT:OBEYDUL HOQUE</b>
(iv) GB member's info	:	Branch: Dagonbhuyain, Centre # 14 (Female), Member ID:2834 , Group No:04 Member since:2006-2012 ( 05 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 10,000 Outstanding loan: BDT0
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. 10Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823877340
Family's Contact No.	:	0
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.Dagonvuiyan Unit, Feni</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI SOKINA** joined Grameen Bank since 05years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAHAMAN DEPERTMENTEL STORE</b>
Location	:	Das para road,Dagonbhuyain,Feni.
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 300,000/- (from existing business) 86% Required Investment BDT 50000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 15 ft= 375 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Soft drinks, Biscuit etc.</li> <li>▪Average 10% gain on sales.</li> <li>▪The shop is rented.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund 01 will be appointed</li> <li>▪Collects goods from Dagonbhuyain.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

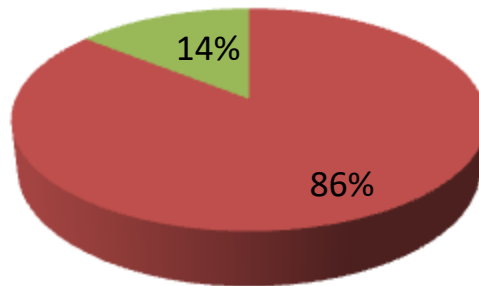
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Oil, Cosmetics, Soft drinks, Biscuit etc.	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Rice, Oil, Cosmetics, Soft drinks, Biscuit etc.	3400	102000	1224000
<b>Total variable Expense (B)</b>	3400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		3000	36000
Electricity bill		1000	12000
Transportation		300	3600
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		100	1200
Generator		0	0
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		10200	122400
<b>Net Profit (E)= [C-D]</b>		7800	93600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drinks	100	30	3000	200	50	10000	13000
Mum pain	1000	20	20000	200	30	6000	26000
Biscuits	100	100	10000	0	0	0	10000
Biscuits packets	200	30	6000	0	0	0	6,000
Boyem Biscuits	50	200	10000	0	0	0	10,000
Tea	100	100	10000	0	0	0	10000
Sugar	5	3000	15000	0	0	5000	20,000
Chanachure	50	100	5000	0	0	0	5,000
Chips	100	10	1000	0	0	0	1,000
Others	0	0	20000	0	0	16,500	36,500
Koyel	20	2500	50000	5	2500	12,500	62,500
Security			150000			0	150,000
<b>Total</b>			<b>300000</b>			<b>50,000</b>	<b>350,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 50,000
- Total 350,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Rice, Oil, Cosmetics, Soft drinks, Biscuit etc.	6960	208800	2505600	2630880	2762424
<b>Total Sales (A)</b>	6960	208800	2505600	2630880	2762424
<b>Less Variable Expense</b>					
Rice, Oil, Cosmetics, Soft drinks, Biscuit etc.	5916	177480	2129760	2236248	2348060.4
<b>Total variable Expense (B)</b>	5916	177480	2129760	2236248	2348060.4
<b>Contribution Margin (CM) [C=(A-B)</b>	1044	31320	375840	394632	414363.6
<b>Less Variable Expense</b>					
Rent		3000	36000	36000	36000
Electricity bill		1200	14400	14600	14800
Transportation		500	6000	6200	6400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		100	1200	1200	1200
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		15800	189600	190200	190800
<b>Net Profit (E)= [C-D]</b>		15520	186240	204432	223563.6
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	<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	50,000		
1.2	Net Profit	186240	204432	223563.6
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		166,240	350,672
	<b>Total Cash Inflow</b>	<b>236,240</b>	<b>370,672</b>	<b>574,236</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>166,240</b>	<b>350,672</b>	<b>554,236</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:00  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















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DAIRY MILK  
DAIRY MILK  
DAIRY MILK  
MOSQUITO COIL

# FAMILY PICTURE

