

Proposed NU Business Name: RASEL STORE



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Chhagalnaiya Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RASEL
Age	:	20-10-1987 (30 Years)
Education, till to date	:	Class 05
Marital status	:	Married
Children	:	2 sons
No. of siblings:	:	3 Brother & 2 Sisters
Address	:	Vill: Motua, P.O: Chhagalnaiya, P.S: Chhagalnaiya, 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	:	KOMELA BEGUM
(iii) Father's name	:	NUR MIAH
(iv) GB member's info	:	Branch: Chhagalnaiya, Centre # 4 (Female), Member ID: 1114/2, Group No: 05 Member since: 01-02-2009 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: /-, Outstanding loan:
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-890898
Mother's Contact No.	:	01835-907536
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOMELA BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASEL STORE
Location	:	Motua, Chhagolnaiya, Feni
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 ft x 10 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a grocery shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

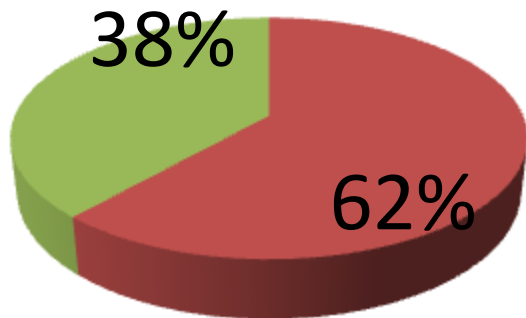
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	65,000	780,000
Total Sales (A)	65,000	780,000
Less. Variable Expense		
Grocery item	55,250	663,000
Total variable Expense (B)	55,250	663,000
Contribution Margin (CM) [C=(A-B)]	9,750	117,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	200	2,400
Entertainment	200	2,400
Rent	500	6,000
Total fixed Cost (D)	6,600	79,200
Net Profit (E) [C-D]	3,150	37,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	100	50	5,000	300	50	15,000	20,000
Biscuit	50	45	2,250	200	45	9,000	11,250
Chanachur	20	25	500	0	0	0	500
Coconut oil	50	95	4,750	100	95	9,500	14,250
Soap	100	32	3,200	200	32	6,400	9,600
Washing power	50	45	2,250	100	45	4,500	6,750
Others	1	62050	62,050	1	5600	5,600	67,650
Total	371		80,000	901		50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	95,000	1,140,000	1,197,000	1,256,850
Total Sales (A)	95,000	1,140,000	1,197,000	1,256,850
Less. Variable Expense				
Grocery item	80,750	969,000	1,017,450	1,068,323
Total variable Expense (B)	80,750	969,000	1,017,450	1,068,323
Contribution Margin (CM) [C=(A-B)]	14,250	171,000	179,550	188,528
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	7,500
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	300	3,600	4,000	4,500
Entertainment	200	2,400	3,000	3,500
Rent	500	6,000	6,500	7,000
Total Fixed Cost	6,800	81,600	84,500	87,000
Net Profit (E) [C-D]	7,450	89,400	95,050	101,528
Investment Payback		20,000	20,000	20,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	89,400	95,050	101,528
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		69,400	144,450
	Total Cash Inflow	139,400	164,450	245,978
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	69,400	144,450	225,978

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

