

Proposed NU Business Name: RABBI STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHIN UDDIN
Age	:	10-03-1997 (20 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	02 Brother & 1 Sister
Address	:	Vill: Tulatuli, P.O: Sonagazi, P.S: Sonagazi, 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	:	CHEMNA BEGUM
(iii) Father's name	:	JOYNAL ABEDIN
(iv) GB member's info	:	Branch: Chor Chandia Sonagazi, Centre # 27 (Female), Member ID: 2844, Group No: 04 Member since: 05-07-1999 to 2005 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 15,000/-, Outstanding loan: /-
(v) Who pays GB loan installment	:	N/A
(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	:	02 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.	:	01837-817147
Mother's Contact No.	:	01815-511138
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHEMNA BEGUM joined Grameen Bank since 06 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	:	RABBI STORE
Location	:	Tulatuli Sonagazi, Feni
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, grocery item etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪Collects goods from Sonagazi.▪The farm is rented.▪Agreed grace period is 3 months.

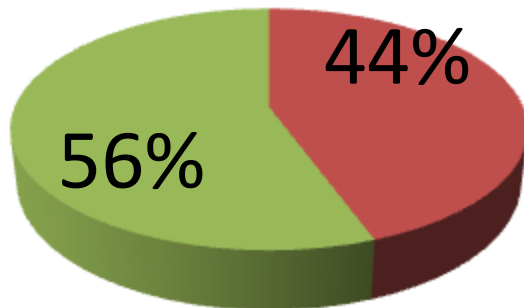
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Grocery item	67,500	810,000
Total variable Expense (B)	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	22,500	270,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	200	2,400
Salary (staff)	9,000	108,000
Rent	1,000	12,000
Total fixed Cost (D)	16,100	193,200
Net Profit (E) [C-D]	6,400	76,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gas Cylinder	1	3500	3,500	2	3500	7,000	10,500
Gas Burner	1	7000	7,000	1	7000	7,000	14,000
Tea	1	360	360	1	360	360	720
Sugar	2	70	140	2	70	140	280
Biscuit	1	4000	4,000	1	4000	4,000	8,000
Soft Drinks	50	80	4,000	50	80	4,000	8,000
Chips, Salt, Chanachur etc	1	11000	11,000	1	19100	19,100	30,100
Rice	0	0	0	2	1900	3,800	3,800
Pulse	0	0	0	2	2300	4,600	4,600
Security	1	10000	10,000	0	0	0	10,000
Total	58		40,000	62		50,000	90,000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	115,000	1,380,000	1,449,000	1,521,450
Total Sales (A)	115,000	1,380,000	1,449,000	1,521,450
Less. Variable Expense				
Grocery item	86,250	1,035,000	1,086,750	1,141,088
Total variable Expense (B)	86,250	1,035,000	1,086,750	1,141,088
Contribution Margin (CM) [C=(A-B)]	28,750	345,000	362,250	380,363
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	7,500
Mobile Bill	500	6,000	7,000	7,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	300	3,600	4,000	4,500
Salary (staff)	9,000	108,000	108,000	108,000
Rent	1,000	12,000	12,000	12,000
Total Fixed Cost	16,300	195,600	198,000	199,500
Net Profit (E) [C-D]	12,450	149,400	164,250	180,863
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	149,400	164,250	180,863
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		129,400	273,650
	Total Cash Inflow	199,400	293,650	454,513
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	129,400	273,650	434,513

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures











FAMILY PICTURE

