

Proposed NU Business Name: **RANA STORE**



Project identification and prepared by: Mr. Kabir Raksam
Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROBIUL ISLAM RANA
Age	:	11-05-1998(19 Year)
Education, till to date	:	HSC
Marital status	:	UnMarried
Children	:	no
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Chanpara, P.O: Vobanigonj, P.S: bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. FAHIMA BIBI
(iii) Father's name	:	MD. REJAUL KARIM
(iv) GB member's info	:	Branch: Maria, Centre # 27(Female), Member ID: 2506, Group No:02 Member since:2006 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 17800
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01750638063
Father's Contact No.	:	01774952828
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FAHIMA BIBI joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RANA STORE
Location	:	Vobanigonj,bagmara,Rajshahi
Total Investment in BDT	:	BDT 95000
Financing	:	Self BDT 45000-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense		0	
sales of product	1,600	48,000	576000
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		800	9,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		400	4,800
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Drings		20,000	20,000			25000	25,000
cosmatic		10,000	10,000			25000	25,000
biscuit		10000	10,000				
others		5000	5,000				
						0	0
Total	0	45000	45000		0	50000	50000

Source of Finance



- Entrepreneur's Contribution
45,000
- Investor's Investment 50,000
- Total 95,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
Less. Variable Expense		0	0	0	0
sales of product	1600	48000	576000	604800	635040
Total variable Expense (B)	1600	48000	576000	604800	635040
Contribution Margin (CM) [C=(A-B)	400	12000	144000	151200	158760
Less. Fixed Expense					
Rent		600	7200	7200	7200
Electricity Bill		800	9600	9800	10000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		400	4800	4900	5000
Entertainment		0	0	0	0
Salary (staff)		0	0	0	0
medicin					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	84800	85300
Net Profit (E) [C-D)		5000	59900	66400	73460
Investment Payhack			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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	59900	66400	73460
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		39900	86300
	Total Cash Inflow	109900	106300	159760
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	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	39900	86300	139760

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: chanpara ,
vobanigonjbagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







Family picture

