

Proposed NU Business Name: **RABBI STORE**



Project identification and prepared by: Zahidul Kamal,  
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Project verified by: Susanta Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABDULLAH AL NOMAN</b>
Age	:	04-03-1991 ( 26 Years)
Education	:	Class 10
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Motuya ; P.O: Jowar Kasar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>NUR ZAHAN</b>
(iii) Father's name	:	<b>MD. ESHAK</b>
(iv) GB member's info	:	Branch: Sosordi . Centre # 35 (Female), Member ID: 2812, Group No: 05 Member since: 02-05-2000 ( 17 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 150,000 Outstanding loan: 55,500
(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	:	07 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-072390
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NUR ZAHAN** joined Grameen Bank since 17 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RABBI STORE</b>
Location	:	Motuwa Bazar, Jowar Kasar, Feni
Total Investment in BDT	:	BDT 193,000/-
Financing	:	Self BDT 143,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 13 ft= 182 square ft
Security	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Biscuits, Cold Drinks, Cosmetics etc</li><li>▪Average 15% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

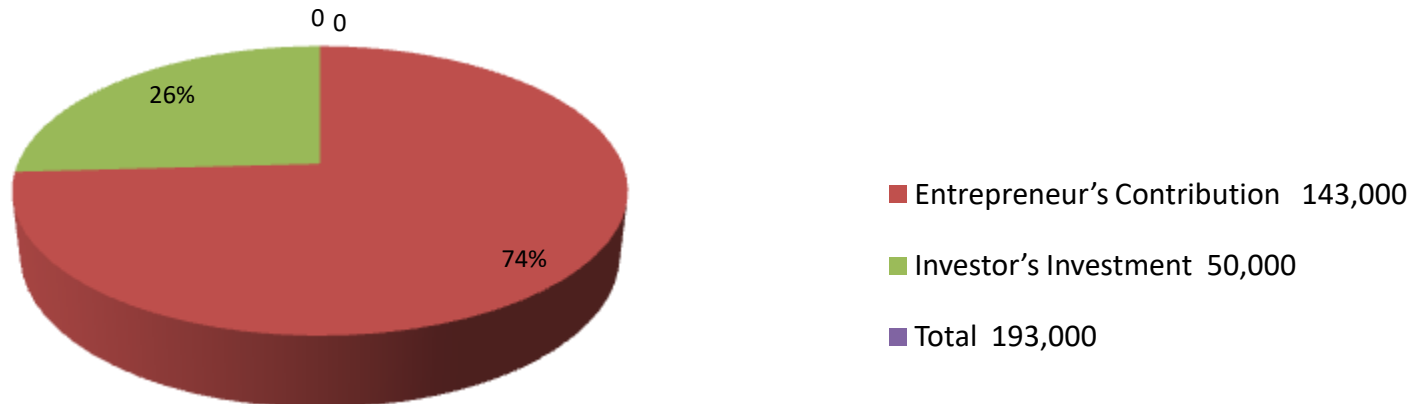
## Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Biscuits, Cold Drinks, Cosmetics etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	4,000	120,000	1,440,000
<b>Less Variable Expense</b>			
Biscuits, Cold Drinks, Cosmetics etc	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	3,400	102,000	1,224,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less Variable Expense</b>			
Rent		700	8,400
Electricity bill		700	8,400
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>8,500</b>	<b>102,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>9,500</b>	<b>114,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drink	20	500	10,000	20	500	10000	20,000
Chips	300	10	3,000	300	10	3,000	6,000
Biscuits	200	20	4,000	200	20	4,000	8,000
Tea	20	400	8,000	20	400	8,000	16,000
Sugar	100	70	7,000	0	0	0	7,000
Stationary	100	10	1,000	1	12500	12,500	13,500
Others	1	20000	20,000	1	12500	12500	32,500
Security	1	90000	90,000	0	0	0	30,000
<b>Total</b>	<b>742</b>	<b>111010</b>	<b>143,000</b>	<b>542</b>	<b>25930</b>	<b>50,000</b>	<b>193,000</b>

## Source of Finance



# Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Biscuits, Cold Drinks, Cosmetics etc	5,000	150,000	1800000	1890000	1984500
<b>Total Sales (A)</b>	5,000	150,000	1800000	1890000	1984500
<b>Less Variable Expense</b>					
Biscuits, Cold Drinks, Cosmetics etc	4,250	127,500	1530000	1606500	1686825
<b>Total variable Expense (B)</b>	4,250	127,500	1530000	1606500	1686825
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>750</b>	<b>22,500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Variable Expense</b>					
Rent		700	8,400	8,400	8,400
Electricity bill		1,000	12,000	12,500	13,000
Transportation		1,800	21,600	22,000	22,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>9,200</b>	<b>110,400</b>	<b>111,500</b>	<b>112,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>13,300</b>	<b>159,600</b>	<b>172,000</b>	<b>184,875</b>
Investment Payback			20,000	20,000	20,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>159,600</b>	<b>172,000</b>	<b>184,875</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139,600	291,600
	<b>Total Cash Inflow</b>	209,600	311,600	476,475
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
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	139,600	291,600	456,475

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Motuwa, Jowar Kasar  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

