

Proposed NU Business Name: **RANA RAJU VARAITY STORE**



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Dhunat Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU RAIHAN
Age	:	01-01-1993(25 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 02 Sister
Address	:	Vill: Baniazan, P.O:Shimulbary, P.S: Dhunat , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Rehena Begum
(iii) Father's name	:	Md. Rabiul Hasan
(iv) GB member's info	:	Branch: Gosaibary Centre # 02 (Female), Member ID: 1140, Group No: 03 Member since: 10-01-2007 (11Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 25608/-
(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	:	06 years experience in running business He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01733876275
Mother's Contact No.	:	01738580028
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Rehena Begum joined Grameen Bank since 11 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

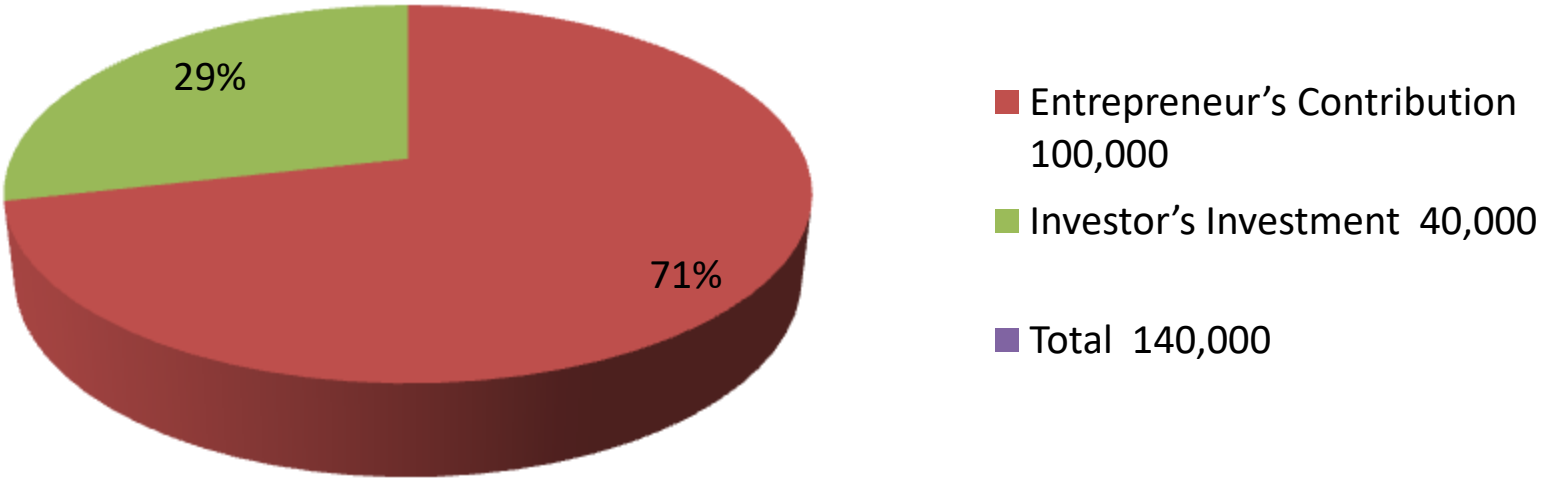
Business Name	:	RANA RAJU VARAITY STORE
Location	:	Baniazan, Shimulbary, Dhunat, Bogra
Total Investment in BDT	:	BDT .140,000
Financing	:	Self BDT 100,000(from existing business) 71% Required Investment BDT 40,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft*07ft =105 Squire ft
Security of the shop	:	60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; medicine, rice, etc▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is owned.▪Collects goods from Gosaibary .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine,Rice,Ata,Khud etc	7,000	210,000	2,520,000
Total Sales (A)	7,000	210,000	2,520,000
Less. Variable Expense			
Medicine,Rice,Ata,Khud etc	5,950	178,500	2,142,000
Total variable Expense (B)	5,950	178,500	2,142,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		6,300	189,000
Net Profit (E) [C-D]		25,200	189,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Medicine	60,000	11,000	71,000
Rice	25,000	12,500	37,500
Vousy	1,200	6,000	7,200
Khud	1,500	4,500	6,000
others	1,500	6,000	7,500
Total	100,000	40,000	140,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine,Rice,Ata etc	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Medicine,Rice,Ata etc	8,500	255,000	3,060,000	3,213,000	3,373,650
Total variable Expense (B)	8,500	255,000	3,060,000	3,213,000	3,373,650
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		6,300	75,600	75,600	75,600
Net Profit (E) [C-D]		38,700	464,400	491,400	519,750
Investment Payback			16,000	16,000	16,000

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

SI #	<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	100,000		
1.2	Net Profit	464,400	491,400	519,750
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	508,400	983,800
	Total Cash Inflow	564,400	999,800	1,503,550
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	508,400	983,800	1,487,550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0
Experience & Skill :15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

