

Proposed NU Business Name: **ROBIN STORE**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Shusanta Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	ATIKUR RAHMAN
Age	:	01-01-1990(28 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NO
No. of siblings:	:	01 Brother,03 Sisters
Address	:	Vill:North Kolapara, P.O:Porshuram, P.S: Porshuram, 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	:	ANOWARA BAGUM
(iii) Father's name	:	AMIR HOSSAIN
(iv) GB member's info	:	Branch: Porshuram, Centre # 23(Female), Member ID:2955/1, Group No: 08 Member since: 01-01-2010-2018(08Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 28000/- Outstanding loan: 26768/-
(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	:	06 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816359101
Mother's Contact No.	:	01819655130
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BAGUM joined Grameen Bank since 08 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

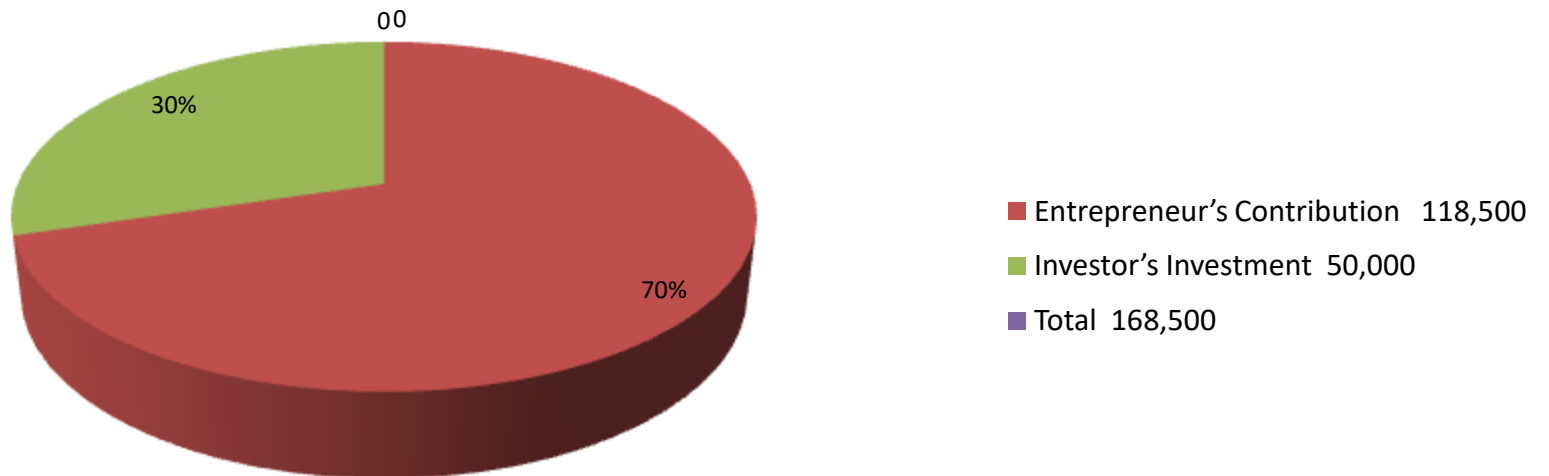
Proposed Nobin Udyokta Business Info

Business Name	:	ROBIN STORE
Location	:	Kolapara Cworasta, Porshuram, Feni.
Total Investment in BDT	:	BDT 168500/-
Financing	:	Self BDT 118500(from existing business) Required Investment BDT,50,000(as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft. = 300square ft
Security of the shop	:	15,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;rice,dal,atta,oil,tea,others.. ▪Average 12% gain on sale. ▪The business is operating by entrepreneur. Existing 0 employee. ▪He is doing his business in renting place. ▪Collects goods from Porshuram. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
rice,dal,oil,atta,tea,sugar,etc	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
rice,dal,oil,atta,tea,sugar,etc	3520	105600	1267200
Total Variable Expense	3520	105600	1267200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		7300	87600
Net Profit (E)= [C-D]		7100	85200

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	0	0	12,500			10,000	22,500
dal	0	0	9,000			10,000	19,000
flour	0	0	10,000			10,000	20,000
oil	0	0	10,000			10,000	20,000
biscute&chanachur	0	0	15,000			0	15,000
tea& cake	0	0	7,000			0	7,000
sugar	0	0	17,500			10,000	27,500
juce	0	0	2,500			0	2,500
others	0	0	20,000			0	20,000
security	0	0	15,000			0	15,000
Total	0	0	118,500	0	0	50,000	168,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rice,dal,oil,atta,tea,sugar,etc	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4400	132000	1584000	1663200	1746360
Total Variable Expense	4400	132000	1584000	1663200	1746360
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7300	87600	88180	88769
Net Profit (E)= [C-D]		10700	128400	134820	141561
Investment Pay Back			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	128,400	134820	141561
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108400	223220
	Total Cash Inflow	178,400	243,220	364,781
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	108,400	223,220	344,781

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Kolapara
Cworasta, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



UKI
SPORTS

UKI

মহমান ফ্রাওয়ার মিল
কলকাতা, বেঙ্গাল







FAMILY PICTURE

