

Proposed NU Business Name: **ROKEY & RAKIB STORE**



Project identification and prepared by: Md Nasir Uddin Sheikh
Chagal naiya, feni

Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ROKEY
Age	:	10/07/1997(21Years)
Education, till to date	:	Class 9
Marital status	:	married
Children	:	1 Son 02 Daughter
No. of siblings:	:	0 Brother 02 Sisters
Address	:	Vill: West debpur, P.O: Chadgazi, P.S: Chagalniya 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	:	SAMSON NAHAR
(iii) Father's name	:	NURUL ABSAR
(iv) GB member's info	:	Branch: Mohamaya, Centre # 6/(Female), Member ID :5143/1, Group No: 07 Member since: 10-02-2008 (8Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 10,000/-
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes ,Cng,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862-915700
Mother's Contact No.	:	01815-446113
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMSUR NAHAR 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 Business.

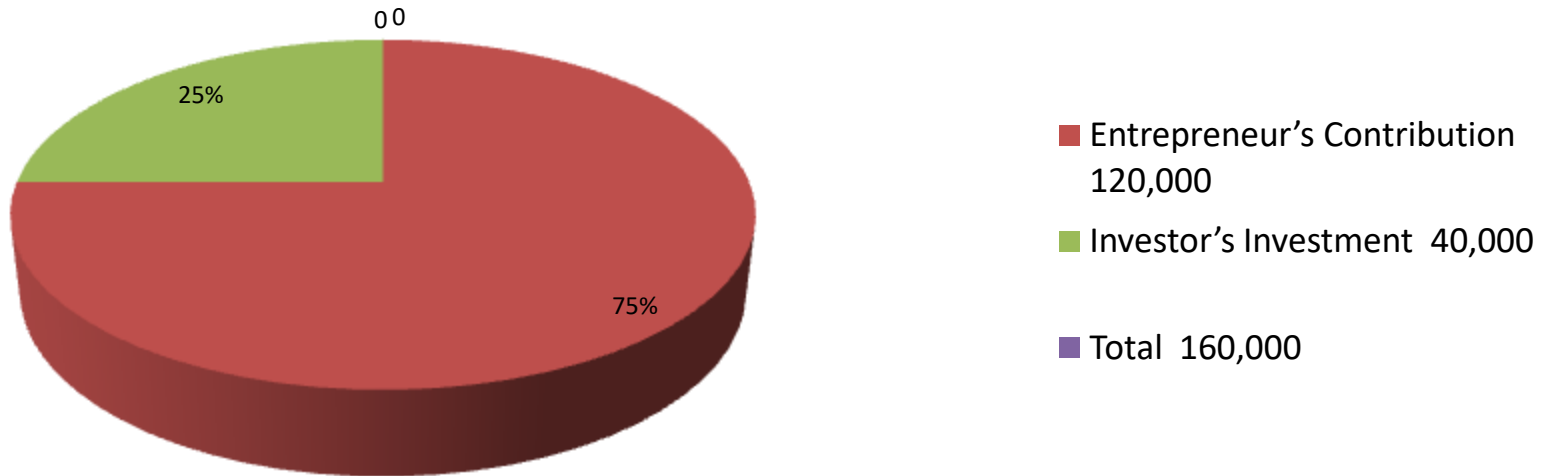
Proposed Nobin Udyokta Business Info

Business Name	:	ROKEY & RAKIB STORE
Location	:	Boktar hat bazar, chagalnaiya , Feni
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,20,000/- (from existing business) 75% Required Investment BDT40,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods Soyabean oil, milk, soap, dal, suger, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. No employee. ▪He is doing his business in Renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soyabeen oil,milk,soap,dal,suger, etc.	2600	78000	936000
	0	0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Soyabeen oil,milk,soap,dal,suger, etc.	2210	66300	795600
Total Variable Expense	2210	66300	795600
Contributon Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7600	91200
Net Profit (E)= [C-D]		4100	49200

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
soyabeen oil	1	20,000	20,000	1	10,000	10,000	30,000
milk	1	10,000	10,000	1	10,000	10,000	20,000
soap	1	20,000	20,000	1	10,000	10,000	30,000
dal	1	10,000	10,000	1	10,000	10,000	20,000
sugar	1	10,000	10,000			0	10,000
rsun	1	10,000	10,000			0	10,000
piaj	1	10,000	10,000			0	10,000
masla	1	10,000	10,000			0	10,000
security	1	20,000	20,000			0	20,000
			0			0	0
Total	9	120000	120,000	4	40,000	40,000	160,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soyabeen oil,milk,soap,dal,suger, etc.	3100	93000	1116000	1171800	1230390
0	0	0	0	0	0
Total Sales(A)	3100	93000	1116000	1171800	1230390
Less Variable Expense (B)					
Soyabeen oil,milk,soap,dal,suger, etc.	2635	79050	948600	996030	1045832
Total Variable Expense	2635	79050	948600	996030	1045832
Contributon Margin (CM) [C=(A-B)]	465	13950	167400	175770	184559
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7600	91200	91780	92369
Net Profit (E)= [C-D]		6350	76200	80010	84011
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	76,200	80010	84010.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60200	124210
	Total Cash Inflow	116,200	140,210	208,221
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)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	60,200	124,210	192,221

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Boktar hat
bazar,chagalnaiya ,Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







ওয়ার

লিটমি, প্রেসিডেন্ট বর্ডার

RITZ
CHANDRA



