

Proposed NU Business Name: MS ABU RAIHAN STORE



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABU RAIHAN
Age	:	01-01-1997(21Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother,01 Sister
Address	:	Vill: Charpara, P.O: Dhunat, 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. RAHIMA BEGUM
(iii) Father's name	:	MD. MOHASIN MONDOL
(iv) GB member's info	:	Branch:Dhunat, Centre # 66(Female), Member ID: 9026, Group No: 09 Member since: 08-01-2012(05Years) First loan: BDT 5,000 /- Outstanding loan: 41200 /-
Further Information:		
(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	:	03 years experience in running business. He has 02 Years training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-971727
Family's Contact No.	:	01730-664440
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RAHIMA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

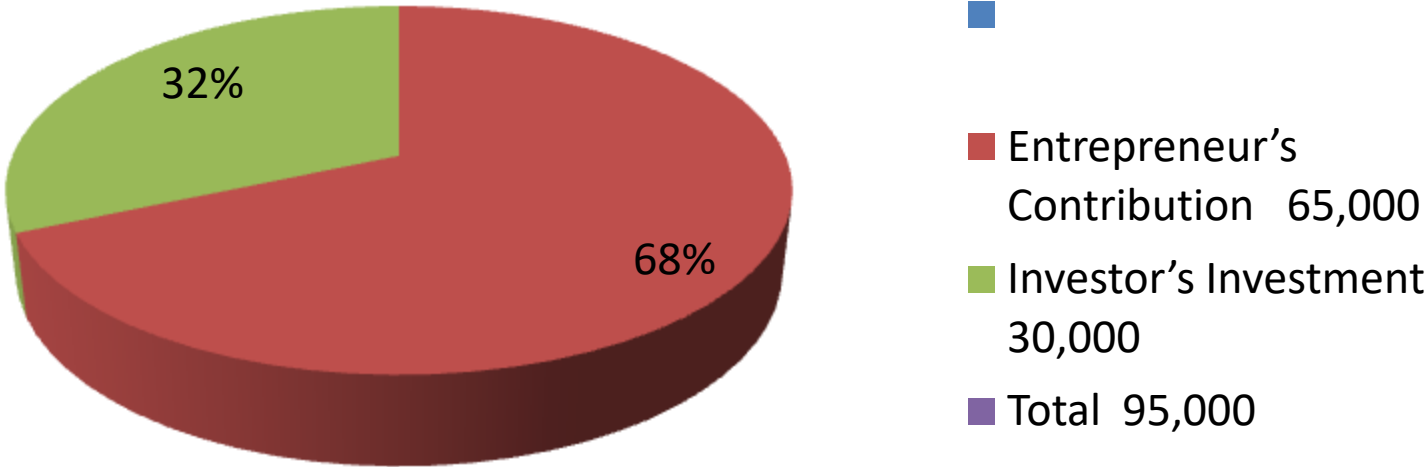
Business Name	:	MS ABU RAIHAN STORE
Location	:	Hukumali bazar, Dhunat, Bogra
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 65,000/- (from existing business) 68% Required Investment BDT 30,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	09 ft x 08 ft= 72 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur.▪After getting equity fund one employee will be appointed.▪The shop is rent▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Vushi, Rice, khudh, Feed etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Vushi, Rice, khudh, Feed etc.	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		18,800	225,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Vushi	5,000	5,000	10,000
Rice	4,500	10,000	14,500
Khudh	7,500	6,000	13,500
Feed	9,000	4,500	13,500
Atta	1,000	0	1,000
Others	8,000	4,500	12,500
Security	30,000	0	30,000
Total	65,000	30,000	95,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Vushi, Rice, Khudh etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Vushi, Rice, Khudh etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		5,200	62,400	62,400	62,400
Net Profit (E) [C-D]		24,800	297,600	315,600	334,500
Investment Payback			12,000	12,000	12,000

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	65,000		
1.2	Net Profit	297,600	315,600	334,500
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		320,600	624,200
	Total Cash Inflow	362,600	636,200	958,700
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	320,600	624,200	946,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others: 0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Charpara,
Kantanagar,Dhunat,Bogra

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

