

RAJEEB STORE



Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAJEEB HADEE
Age	:	02-02-1988 (26 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 1 Sister
Present Address	:	Vill: Barua P.O: Barua P.S: Khilket Dist: Dhaka
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. ANOARA BEGUM
(iii) Father's name	:	MD BAKA MIA HADEE
(iv) GB member's info	:	Branch: Dokshinkhan Centre # 82 (Female), Member ID: 8313/1, Group No: 02 Member since: 13 Years First loan: 5,000 taka.
Further Information:	:	Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Twelve years experience in running business. He has three years hand training from his father.
Other Own/Family Sources of Income	:	Father's Income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01674-127157
Father Contact No.	:	01821-656196
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs. Anowara Begum is a member of Grameen Bank since 13 years. At first she took 5,000 taka loan from Grameen Bank. Mrs. Anowara begum gradually took loan from GB. Utilize loan their own Rajeeb store business. She made a house by last withdrawn loan.

Proposed Nobin Udyokta Business Info

Business Name	:	RAJEEB STORE
Location	:	Barua mor, Dokshinkhan, Dhaka
Total Investment in BDT	:	3,75,000 taka
Financing	:	Self BDT 1,75,000 (from existing business) 47% Required Investment BDT 2,00,000 (as equity) 53%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,500 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Soap, Chili, Cosmetics, Tea, Biscuit, Soft drinks etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tongi & Ichapura bazar.▪Agreed grace period is 4 months.

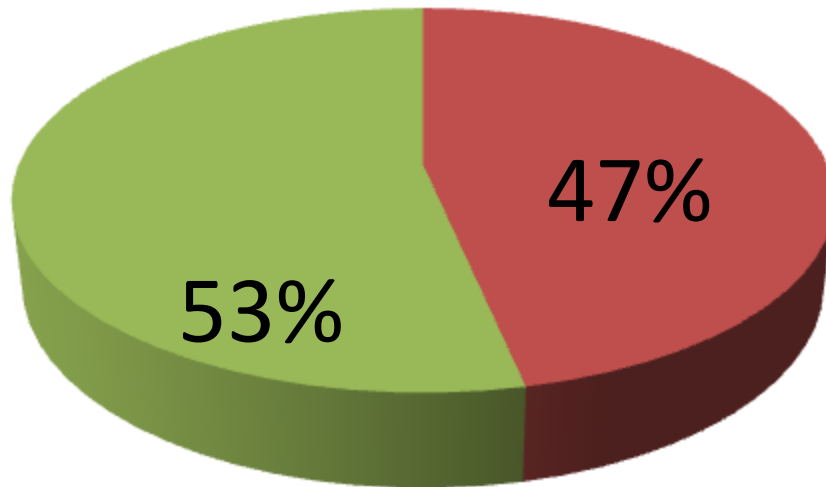
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Soap	4,000	120,000	1,440,000
Tea, Biscuit, Soft drinks, Cosmetics, Potato, Turmeric, Chili, Spicy etc	2,000	60,000	720,000
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Soap	3,520	105,600	1,267,200
Tea, Biscuit, Soft drinks, Cosmetics, Potato, Turmeric, Chili, Spicy etc	1,760	52,800	633,600
Total variable Expense (B)	5,280	158,400	1,900,800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1,500	18,000
Entertainment		1,000	12,000
Transportation		3,000	36,000
Mobile Bill		400	4,800
Guard		100	1,200
Salary (self)		6,000	72,000
Others		500	6,000
Total fixed Cost (D)		14,500	174,000
Net Profit (E) [C-D]		7,100	85,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice,	35,000	75,000	1,10,000
Sugar, Pulse, Oil, Flour	38,000	75,000	1,13,000
,Soap, Cosmetics, Biscuit, Soft drinks etc	52,000	50,000	50,000
Security	50,000	-	50,000
Total	1,75,000	2,00,000	3,75,000

Source of Finance



- Entrepreneur's Contribution 175,000
- Investor's Investment 200,000
- Total 375,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Soap	5,500	165,000	1,980,000	2,079,000	2,182,950
Tea, Biscuit, Soft drinks, Cosmetics, Potato, Turmeric,Chili, Spicy etc	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	8,500	255,000	3,060,000	3,213,000	3,373,650
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Soap	4,840	145,200	1,742,400	1,829,520	1,920,996
Tea, Biscuit, Soft drinks, Cosmetics, Potato, Turmeric,Chili, Spicy etc	2,640	79,200	950,400	997,920	1,047,816
Total variable Expense (B)	7,480	224,400	2,692,800	2,827,440	2,968,812
Contribution Margin (CM) [C=(A-B)	1,020	30,600	367,200	385,560	404,838
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1,500	18,000	18,000	20,000
Entertainment		1,200	14,400	15,600	16,800
Transportation		4,500	54,000	56,400	58,800
Mobile Bill & SMS Monitoring		600	7,200	7,200	7,200
Guard		100	1,200	1,200	1,800
Salary (self)		7,500	90,000	90,000	90,000
Others		500	6,000	7,000	7,000
Total Fixed Cost		17,900	214,800	219,400	225,600
Net Profit (E) [C-D)		12,700	152,400	166,160	179,238
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	152,400	166,160	179,238
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		72,400	158,560
	Total Cash Inflow	352,400	238,560	337,798
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	72,400	158,560	257,798

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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
Local competitors;

Pictures







FAMILY PICTURE

