

Proposed NU Business Name: **M S RABBI VARIETY STORE**



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Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FAZLE RABBI MOLLAH
Age	:	05-01-1997 (18 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Itahata P.O: Kodda bazar P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNE ARA BEGUM
(iii) Father's name	:	TAHAJ UDDIN MOLLAH
(iv) GB member's info	:	Branch: Bashon, Centre # 26 (Female), Member ID: 4601, Group No: 07 Member since: 26-04-1992 (23 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 45,000
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01949-005001
Father Contact No.	:	01713-520021
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hosneara Begum is a member of Grameen Bank since 23 years. At first she took 3,000 taka loan from Grameen Bank. Hosneara Begum gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M S RABBI VARIETY STORE
Location	:	Kodda bazar, Gazipur
Total Investment in BDT	:	BDT 6,00,000
Financing	:	Self BDT 3,50,000 (from existing business) 58% Required Investment BDT 2,50,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Plastic bowl, Bulky, box, Cable, Dry pan, Mug, Jug, Various crockeries and electronic product.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhaka, Chalkbazar.▪The shop is rented.▪Agreed grace period is 4 months.

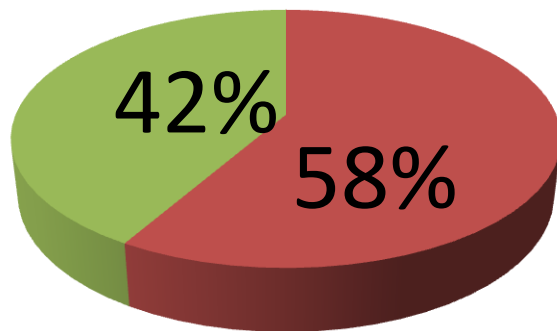
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Plastic bowl, Bulky, box, Cable, Dry pan, Mug, Jug, Various crockeries and electronic product	3,400	102,000	1,224,000
Total Sales (A)	3,400	102,000	1,224,000
Less. Variable Expense			
Plastic bowl, Bulky, box, Cable, Dry pan, Mug, Jug, Various crockeries and electronic product	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	680	20,400	244,800
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		500	6,000
Generator bill		300	3,600
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		7,000	84,000
Entertainment		200	2,400
Guard		100	1,200
Total fixed Cost (D)		13,400	160,800
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Plastic bowl, Bulky, box, Cable, Dry pan, Mug, Jug, Various crockeries and electronic product	1,38,700	-	1,38,700
Plastic bowl, Bulky, box, Cable, Dry pan, Mug, Jug, Various crockeries and electronic product	-	2,50,000	2,50,000
Security	2,11,300	-	2,11,300
Total	3,50,000	2,50,000	6,00,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 250,000
- Total 600,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Plastic bowl, Bulky, box, Cable, Dry pan, Mug, Jug, Various crockeries and electronic product	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Plastic bowl, Bulky, box, Cable, Dry pan, Mug, Jug, Various crockeries and electronic product	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	6,500	7,000
Generator Bill		300	3,600	4,000	4,300
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		1,500	18,000	20,000	22,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		300	3,600	4,000	4,500
Guard		100	1,200	1,500	2,000
Total Fixed Cost		19,250	231,000	235,000	239,300
Net Profit (E) [C-D]		16,750	201,000	218,600	236,980
Investment Payback			100,000	100,000	100,000

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	250,000		
1.2	Net Profit	201,000	218,600	236,980
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		101,000	219,600
	Total Cash Inflow	451,000	319,600	456,580
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	101,000	219,600	356,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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

