

Proposed NU Business Name: **RAKIBUL STORE**



Project identification and prepared by: Anarul Islam,
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Project verified by Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAKIBUL ISLAM
Age	:	15-10-1998(19 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brather 1 Sister
Address	:	Vill: Barider cala, P.O: Galabariied, P.S: Sreepur, 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	:	MST RUBINA KHATUN
(iii) Father's name	:	NAZRUL ISLAM
(iv) GB member's info	:	Branch: Sreepur, Centre # 45/M(Female), Member ID: 3829/2, Group No: 04 Member since: 21/04/2009(08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: 17,460
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01981-642142
Mother's Contact No.	:	01924-523453
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RUBIYA KHATUN; joined Grameen Bank since 08 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

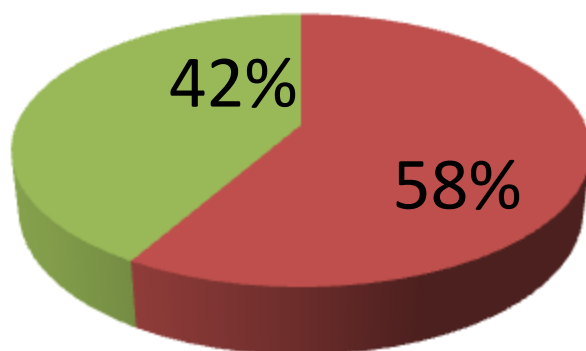
Business Name	:	RAKIBUL STORE
Location	:	Green field mor,Ansea road, Sreepur, Gazipur
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000/--(from existing business) 58% Required Investment BDT 50,000/--(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 12ft= 120square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,dal,sugar soap Juice ,Biscuit etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 01 employ will be appointed. ▪The shop is self. ▪Collects goods from Mawna. ▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,oil,dal,sugar, soap ,Juice,Biscuit ETC	2800	84000	1008000
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Rice,oil,dal,sugar, soap ,Juice,Biscuit ETC	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Intertainment		300	3600
Mobil Bill		500	6000
Total Fixed Cost (D)		6800	81600
Net Profit (E)= [C-D]		5800	69600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2200	11,000	5	2200	11,000	22,000
Oil	10	2,800	28,000	10	2800	28,000	56,000
Chinigura	20	15	300			0	300
Powder	12	24	288			0	288
Biscut	10	100	1,000			0	1,000
Soft Drinks	100	25	2,500	250	25	6,250	8,750
Others			26,912			4,750	31,662
	157	5164	70,000	265	5,025	50,000	120,000



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,oil,dal,sugar, soap ,Juice,Biscuit ETC	4500	135000	1620000	1701000	1786050
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Rice,oil,dal,sugar, soap ,Juice,Biscuit ETC	3825	114750	1377000	1445850	1518143
Total Variable Expense	3825	114750	1377000	1445850	1518143
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6800	81600	82300	83015
Net Profit (E)= [C-D]		13450	161400	169470	177944
Investment Pay Back			30,000	30,000	30,000

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	161,400	169470	177943.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		131400	270870
	Total Cash Inflow	211,400	300,870	448,814
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)	30000	30000	30000
	Total Cash Outflow	80,000	30,000	30,000
3	Net Cash Surplus	131,400	270,870	418,814

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



Man behind the counter

Jhal Cream

Large jars of snacks on the counter

Items in the left display cabinet: bottles of lotion, boxes of tissues, packets of snacks

Items in the right display cabinet: packets of snacks, boxes of tissues, bottles of lotion











FAMILY PICTURE

