

Proposed NU Business Name: RAJ STORE



Project identification and prepared by: Md Najim Uddin Mia
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOSDDEK ALAM KHAN
Age	:	03-01-1985 (31 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Daughters
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Tebaria Purbapara , P.O: Solimabad , P.S: Nagorpur , Dist: Tangail
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 MOMENA BEGUM
(iii) Father's name	:	MD MAHAMUD ALAM KHAN
(iv) GB member's info	:	Branch :Solimabad , Centre : 35 (Female), Member ID: 5111, Group No: 06 Member since: 01-01-1996 (20 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 100000 Outstanding loan: BDT 40200
(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	:	07 years experience in running business. 07 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01748-925132
Family's Contact No.	:	01737-253892
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MOMENA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAJ STORE
Location	:	Tebaria baazar, Nagorpur Baazar, Nagorpur, Tangail
Total Investment in BDT	:	BDT 180000/-
Financing	:	Self BDT 130000/- (from existing business) 72% Required Investment BDT 50000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Melamine, Bag, Cosmetics, Others etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

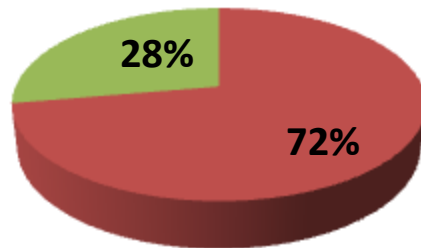
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Melamine, Bag, Cosmetics, Others etc.	4900	147000	1764000
Total Sales (A)	4900	147000	1764000
Less Variable Expense			
Melamine, Bag, Cosmetics, Others etc.	4410	132300	1587600
Total variable Expense (B)	4,410	132300	1587600
Contribution Margin (CM) [C=(A-B)	490	14700	176400
Less Variable Expense			
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		150	1800
Generator		100	1200
Mobile bill		300	3600
Total fixed cost (D)		6,750	81000
Net Profit (E)= [C-D]		7,950	95400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Toys	1	30000	30,000	60	500	30,000	60,000
Plate (Melamain)	60	55	3,300	25	400	10,000	13,300
Bowl	69	100	6,900	0	0	0	6,900
Wall cloth	25	380	9,500	0	0	0	9,500
Bag	110	200	22,000	0	0	0	22,000
Clock	25	400	10,000	0	0	0	10,000
Chair	12	150	1,800	25	400	10,000	11,800
Bucket	10	150	1,500	0	0	0	1,500
Cosmetics	1	25000	25,000	0	0	0	25,000
Others	1	20000	20,000	0	0	0	20,000
Total	314	0	130,000	110	0	50,000	180,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Melamine, Bag, Cosmetics, Others etc.	7600	228000	2736000	2872800	3016440
Total Sales (A)	7600	228000	2736000	2872800	3016440
Less Variable Expense					
Melamine, Bag, Cosmetics, Others etc.	6840	205200	2462400	2585520	2714796
Total variable Expense (B)	6,840	205200	2462400	2585520	2714796
Contribution Margin (CM) [C=(A-B)	760	22800	273600	287280	301644
Less Variable Expense					
Electricity bill		700	8400	8900	9400
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Guard		150	1800	1800	1800
Generator		100	1200	1200	1200
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		7,250	85,800	86,900	88000
Net Profit (E)= [C-D]		15550	186600	200,380	213644
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SR#	<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	186,600	200,380	213644
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		166,600	346980
	Total Cash Inflow	236600	366980	560624
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	166,600	346980	540624

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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







মেসার্স রাজা স্টোর



FAMILY PICTURE

