A Nobin Udyokta Project

Proposed NU Business Name : Rimi Varieties Store



NU Identified and PP Prepared:

Md. Sohrab Hossain(Manikganj Unit)

Verified by : Md.Khalilur Rahman

Presented by:

Mohammad Ali



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

ERIHA RILLIA LEIA					
Name	:	Mohammad Ali			
Age	:	31			
Marital status	:	Married			
Children	:	1 Son , 1 Daughter			
No. of siblings:	:	2 Brothers,1 Sister			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Tather			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others Education		NU N/A N/A N/A N/A N/A S.S.C			
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BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Stationery ,Telecom and Photocopy Business
Trade License	:	002110
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	Father (Agriculture) ,Brother (Business)
Other Own/Family Sources of Liabilities	:	N/A
Contact Info	:	01675858368
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (10 Years). At first she took a loan amount of BDT 5,000 from Grameen Bank. NU use this loan in his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

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Business Name		Rimi Varieties Store
Address/ Location		Muktizoddha Market, Bus Stand, Manikganj.
Total Investment in BDT	:	4,40,000
Financing		Self BDT: 3,20,000 (from existing business) - 73 % Required Investment BDT: 1,20,000 (as equity) - 27%
Present salary/drawings from business (estimates)		BDT 7,000
Proposed Salary		BDT 7,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)	
Investments in different cate	egories:	(1)	(2)	(1+2)
Decoration (Rack+fan+chair) Refrigerator (1) Photocopy machine(1)	: 2,00,000 : 10,000 : 10,000 : 60,000 : 30,000 : 10,000	3,20,000		
Proposed Item: Total goods	: 1,20,000		1,20,000	
Total Capital		3,20,000/-	1,20,000/-	4,40,000/-

Items list

Present items

•	Harpic	:5,000
•	Cold drinks	:9,000
•	Biscuits	:4,500
•	Paper	:4,000
•	Ice-cream	:2,000
•	Chips	:1,000
•	Paste	:1,000
•	Soap	:1,000
•	Coil,	:1,000
•	Oil	:1,000
•	Pen	:500
Tot	al	= 30,000

Proposed items

 Oil(130TK*bottle76) 	: 10,000
Cold drinks	: 15,000
 Biscuits(30tk*200paket) 	: 6,000
Salt25tk*kg200kg)	: 5,000
 Chocolate(175tk*20box) 	: 3,500
• Chips	: 2,000
Ice-cream	: 8,000
 Soap(25tk*60piece) 	: 1,500
 coil+paste+candle 	: 10,000
Water(20tk* bottle150)	: 3,000
 Egg(85tk*23dozen) 	: 2,000
Paper+pen	: 8,000
 Harpic(6box1000tk*box) 	: 6,000
Others	: 10,000
Flexi load(Gp,Bl,Robi,Airtel7500)	: 30,000
Total	: 1,20,000

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)				
	Daily	Monthly	Yearly			
Sales	1,000	30,000	3,60,000			
Less: Cost of sales	800	24,000	2,88,000			
Profit (20%) [A]	200	6000	72,000			
Income from Photocopy(B)	600	18,000	2,16,000			
Income from Flexi Load(C)	120	3,600	43,200			
Profit(A+B+C)	920	27,600	3,31,200			
Less:Operating Cost						
Electricity bill		2,000	24,000			
Shop Rent		5,000	60,000			
Transport		100	2,400			
Mobile bill		300	3,600			
Present salary/Drawings- self		7,000	84,000			
(5000+3000), Salary of employee 2		8,000	96,000			
Night guard bill		250	3,000			
Others(chada+SMS+TL)		150	1,800			
Non Cash Item:						
Depreciation Expenses(15%+10%)		958	11,500			
Total Operating Cost (D)		23,758	2,85,096			
Net Profit (C-D):		3,842	46,104			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1,200	36,000	4,32,000	1,300	39,000	468,000	1,500	45,000	5,40,000
Less: Cost of sales	960	28,800	3,45,600	1,040	31,200	374400	1,200	36,000	4,32,000
Profit (20%) [A]	240	7,200	86,400	260	7,800	93600	300	9,000	1,08,000
Income from photocopy(B)	700	21,000	2,52,000	750	22,500	270000	800	24,000	2,88,000
Income from flexiload(C)	120	3,600	43,200	130	3,900	46800	150	4,500	54,000
Profit(A+B+C)	1,060	31,800	3,81,600	1,140	34,200	4,10400	1,350	40,500	4,86,000
Less: Operating Costs									
Electricity bill		2,000	24,000		2,000	24,000		2,000	24,000
Shop Rent		5,000	60,000		5,000	60,000		5,000	60,000
Transport		120	1,440		150	1,800		200	2,400
Mobile bill		300	3,600		350	4,200		400	4,800
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Present Salary of employee(2)(5500+3500)		9,000	1,08,000		10,000	1,56,000		11,000	1,32,000
Night guard bill		250	3,000		250	3,000		250	3,000
Others (Chada+SMS+TL)		150	1,800		200	2,400		220	2,640
Depreciation Expenses(10%+15%)		958	11,500		958	11,500		958	11,500
Total Operating Cost (E)		24,778	2,97,336		25,908	3,10,896		27,028	3,24,336
Net Profit		7,022	84,264		8,292	99504		13,472	1,61,664
GT payback			48,000			48,000			48,000
Retained Income:			36,264			51,504			1,13,664

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,20,000		
1.2	Net Profit	84,264	99,504	1,61,664
1.3	Depreciation (Non cash item)	11,500	11,500	11,500
1.4	Opening Balance of Cash Surplus	-	1,23,925	1,86,929
	Total Cash Inflow	2,15,764	2,34,929	3,60,093
2.0	Cash Outflow			
2.1	Purchase of Product	1,20,000		
2.2	Payment of GB Loan*	3,925		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	Total Cash Outflow	1,71,925	48,000	48,000
3.0	Net Cash Surplus	1,23,925	1,86,929	3,12,093

SWOT ANALYSIS

Strength

- > Availability of Products Sourcing.
- > Skilled & 10 Years of Experience
- > Position of his store beside Highway.

WEAKNESS

- > Opponent in same areas
- > Strike

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

THREATS

- > Fire
- > Theft

Pictures



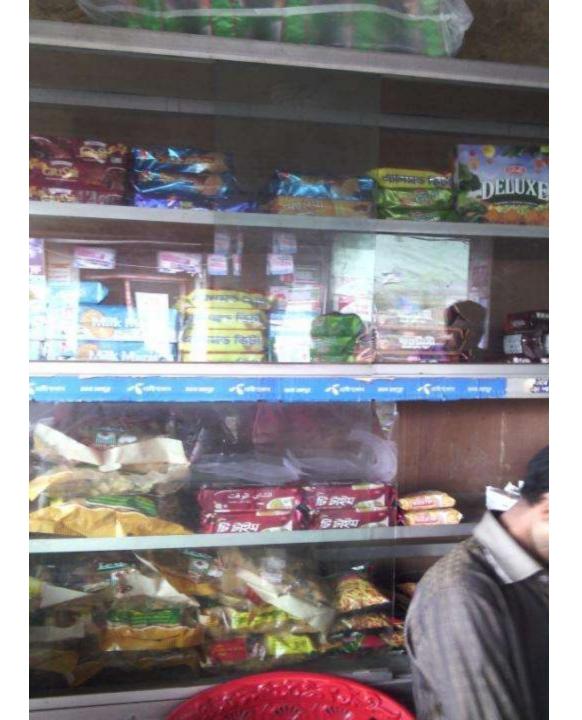


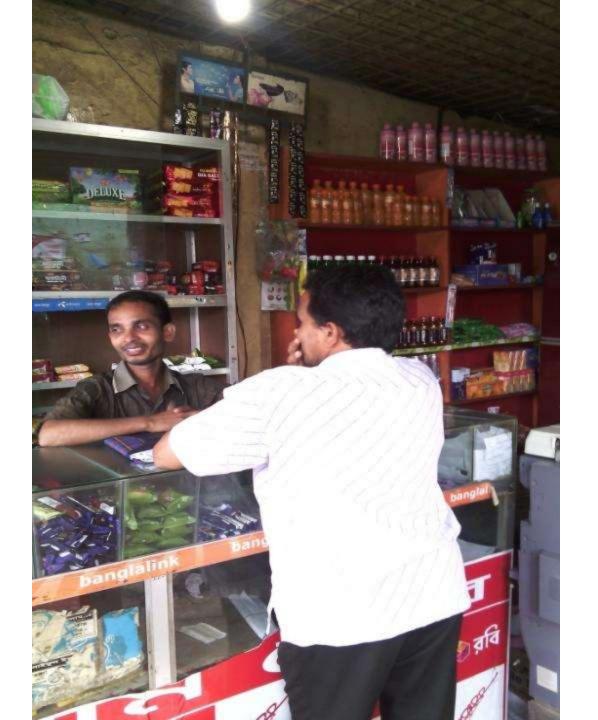
















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