A Nobin Udyokta Project

Proposed NU Business Name: Rehan Store



NU Identified and PP Prepared by : **Sonia Sultana (Chandpur Sadar)**

Presented by

Md. Rehan Uddin

GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	••	Rehan Uddin					
Age		23/02/1996 (19Years)					
Marital status	••	married					
Children	••	N/A					
No. of siblings:	••	02 Brothers & 02 Sisters					
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					
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		NU N/A N/A N/A					
Education	:	Class Five					

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business Trade License No: 123
Business Experiences	:	08 years
NU Contact No		01846254036
Other Own/Family Sources of Income	:	Agriculture, pond.
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Chandpur Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank from 2010. At first she took a loan amount BDT 5000 from Grameen Bank. NU Used the loan for expansion of his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

	1	
Business Name	:	Rehan Store
Address/ Location	:	Narayanpur bazaar, Matlab (south),Chandpur.
Total Investment in BDT	:	3,00,000
Financing		Self BDT : 2,00,000 (from existing business) - 66% Required Investment BDT : 100,000 (as equity) - 34%
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit	:	15%
margin	:	2 months
iii. Agreed grace period	:	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
 i. Present stock items: ii. Furniture(Rekh-03,show case-2, chair-2 long bench 1, : 20,000 Fridge -01 15000 Bakery Item 40000 Confectionary 50000 Cold Drinks, Juice 60000 Flexi Load 14000 	2,00,000		170000
 i. Proposed Items: ii. Bakery Item 15000 iii. Confectionary 15000 iv. Cold Drinks 20000 v. Yogurt curd ,juice 20000 vi. Cosmetics 30000 		1,00,000	100000
Total Capital	200000	1,00,000/-	3,00,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars		Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly				
Sales	4000	120000	1440000				
Less: Cost of sales	3400	102000	1224000				
Profit [A]	600	18000	216000				
Less: Operating Costs							
Electricity bill		1300	15600				
Night Guard		100	1200				
Shop Rent		400	4800				
Entertainment		300	3600				
Mobile bill		500	6000				
Present salary/Drawings- self		6000	72000				
Others (fees, transport etc)		200	2400				
Non Cash Item:							
Depreciation		500	6000				
Expenses(30000*10%15000*20%			0000				
Total Operating Cost (D)		9300	111600				
Net Profit (C-D):		8700	104400				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (B	DT)	Year 2 (BDT)				Year 3	
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	5000	150000	1800000	5500	165000	1980000	6000	180000	2160000
Less: Cost of sales	4250	127500	1530000	4675	140250	1683000	5100	153000	1836000
Profit (20%) [A]	750	22500	270000	825	24750	297000	900	27000	324000
Less: Operating Costs									
Electricity bill		700	8400		800	9600		800	9600
Night Gaurd		100	1200		100	1200		100	1200
Shop Rent		1000	12000		1000	12000		1000	12000
Entertainment		300	3600		300	3600		300	3600
Mobile bill		600	7200		600	7200		600	7200
Present salary/Drawings- self		6000	72000		6000	72000		6000	72000
Others (Chada)		200	2400		200	2400		200	2400
Depreciation Expenses(30000*10%& 15000*20%		500	6000		500	6000		500	6000
Total Operating Cost (E)		9400	112800		9500	114000		9500	114000
Net Profit		13100	157200		15250	183000		17500	210000
Gt payback			40000			40000			40000
Retained Income:		117200)			143000			170000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	157200	183000	210000
1.3	Depreciation (Non cash item)	6000	6000	6000
1.4	Opening Balance of Cash Surplus		123200	272200
	Total Cash Inflow	263200	312200	488200
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	123200	272200	448200

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- ➤ Skilled & 7 Years of Experience
- ➤ Maintaining High Standard in local areas.

WEAKNESS

- > Opponent in same areas
- > Strike
- > Credit sale

OPPORTUNITIES

- > Expansion Of Business
- To acquire financial solvency

THREATS

- > Theft
- ➤ Political unrest
- > Fire

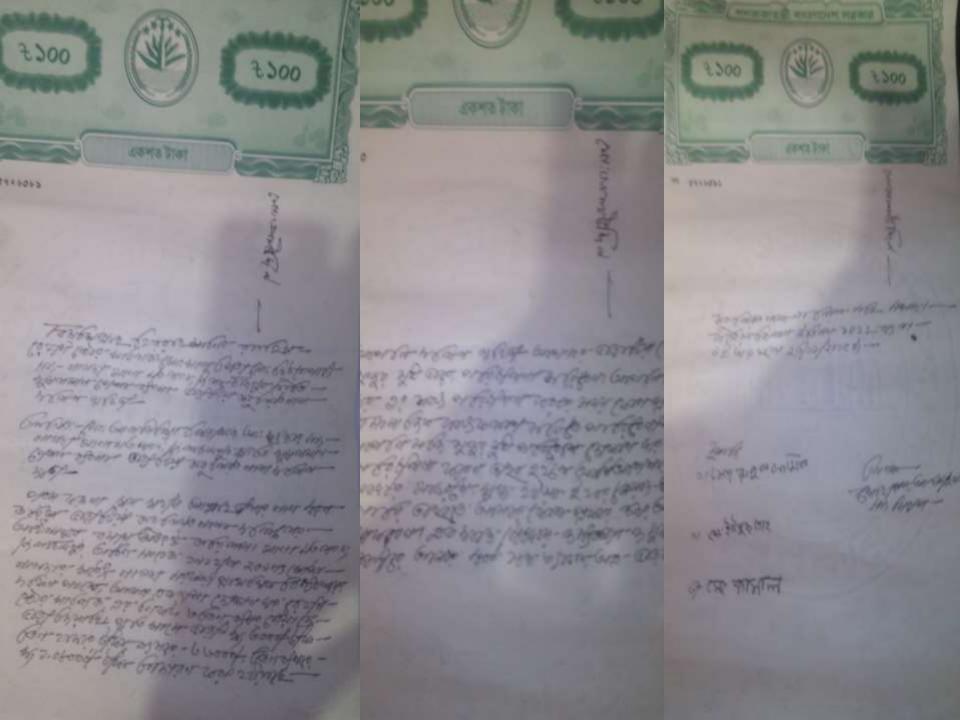


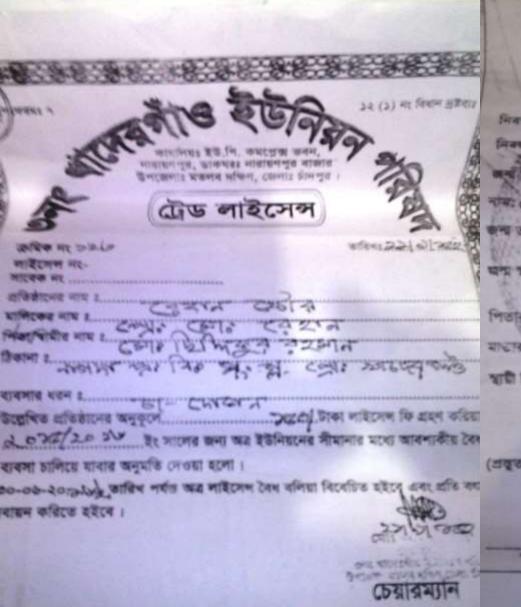












জনা ও মৃত্যু নিবন্ধকের কার্যালয় খাদেরগাঁও ইউনিয়ন পরিষদ মতলব দক্ষিণ, চাদপুর

[विष- ३. सन् ७ ्रा निवध र (विक्रियान नहित्रम) विविधाना, २००७] (सन्द निवधन वर्षि प्रवेटर केस्ट्रम)

मिनक्स बुद्धि सर् 🗗

FREE BIRTE 28-03-2006

**** Tris wife 4: 58-09-4038

नायः त्याः त्वदान छिप्तिन

দশ্ব তারিব: ২৩-০২-১৯৯৬

निज: भुत्रम

তেইশে ফেব্রুয়ারি উনিশু শত হিছা গাই

ন: আম: নালদা, ইউনিয়ন: তবং খাদেরগাঁও ইউনিয়ন,

উপজেলা: মতলব দক্ষিণ, জেলা: চানপুর।

পিতার নাম; মো: ছিনিকুর রহমান বেগারী

মাতীয়তা; বাংলাদে

মাতার নাম: মোসা: গাগমতি বেগম

মাতীরভা: বাংশাদে

স্থায়ী নিকানা; আন; নাগদা, ভাত্যতঃ গাদেরগাতি , উপজেলা: মতলব দক্ষিণ, জেনা: চাঁদলত।

(প্রকৃতকারীর সাক্ষর ও নামসর সীল)

্নিবছকের স্থাক্তর ও নার্যার মনীয় জাবনুকা হার্যা মেয়ারখান

Conf. Located Edicates (Salid Control of Edicates)

en sin me esfect and now, the contract of the section and the section in the

201/210131 5 2 mg COST TO Springer & Line 6001 Constant to 100 6-0 me V 20 रकामानी र 0185 21 801 (69 m)67 Wal Ka @ Co 4.0001 028605 and will

Presented at

26th Internal Design Lab

On December 24, 2015 at GT



For more information

Grameen Trust

Phone No: 9017038

Raihan Uddin

Cell No 01846254036