

Proposed NU Business Name: **RAJU MODI O VARAITY STORE**



Project identification and prepared by: Md. ROKON UDDIN ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAJU AHAMED
Age	:	13-01-1995 (22 Years)
Education, till to date	:	Digri Runing
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02Brother,
Address	:	Vill: Bakshoil , P.O: Keshorhat , P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. AHERJAN BEGUM
(iii) Father's name	:	MD. SULTAN KHAMARU
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 111 (Female), Member ID: 12233, Group No: 02 Member since: 2006-2010 Present 22-03-2015(6Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 35,000 Outstanding loan: 31,150/=
(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	:	2 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-480950
Mother's Contact No.	:	01740-153458
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AHERJAN BEGUM joined Grameen Bank since 6 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

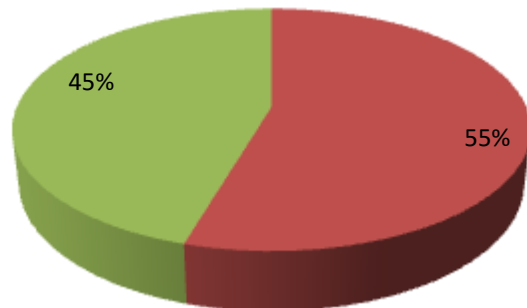
Business Name	:	RAJU MODI O VARAITY STORE
Location	:	Keshorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 Scft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing; Modi item etc. ▪ Average 10% gain on sale. ▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪ The shop is Rent ▪ Collects goods from Rajshahi. ▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Modi Item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Modi Item	3,600	1,08,000	12,96,000
Total variable Expense (B)	3,600	1,08,000	12,96,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Mobile Bill		350	4,200
Salary (self)		5,000	60,000
Guard		50	600
Transportation		200	2,400
Entertainment		100	1,200
Bank service Charge			
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		4,500	54,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	6	2600	15,600	10	2600	26,000	41,600
Moshla Item	-	-	20,000	-	-	14,000	34,000
Daul	2	2800	5,600	-	-	-	5,600
Holud, Morich	10	200	2,000	-	-	-	2,000
Atop Rice	20	95	1,900	-	-	-	1,900
Ata	2	980	1,960	-	-	-	1,960
Oill Item	40	100	4,000	-	-	-	4,000
Others Item	-	-	9,000	-	-	10,000	19,000
Advance for Shop	-	-	80,000	-	-	-	80,000
Total	80		60,000	10		50,000	1,10,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Modi Item	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Less. Variable Expense					
Modi Item	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Total variable Expense (B)	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000	1,89,000	1,98,450
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		500	6,000	6,500	,7000
Mobile Bill		500	6,000	6,500	,7000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,500	,7000
Entertainment		200	2,400	3,000	3,500
Salary (staff)					
Gard Bill		50	600	600	600
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		8,350	1,00,200	1,02,300	1,04,300
Net Profit (E) [C-D]		6,650	79,800	86,700	94,150
Investment Payback			20000	20000	20000

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	79,800	86,700	94,150
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59,800	1,26,500
	Total Cash Inflow	1,29,800	1,46,500	2,20,650
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	59,800	1,26,500	2,00,650

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 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

সংখ্যিক নং 766

সন ২০১৭-২০১৮

লাইসেন্স নং-১৭৭

তারিখ

২০০৯ সালের পৌরসভা আইন এর ৯৮ ধারা অনুযায়ী ব্যবসা বানিজ্য ও পেশা লাইসেন্স

৩০/৬/১৮ পর্যন্ত কার্যকারী

কেশরহাট অঙ্গনত ওয়ার্ড নং ০৭ হোল্ডিং নং ১ খতিয়ান নং ৮

স্থাপিত স্থান কেশরহাট ব্যঙ্গুর ব্যবসার ধরণ: হুন্ডি ও কেশরহাট

নাম/মেসার্স: ব্যঙ্গুর হুন্ডি ও কেশরহাট খেঁচুর-

পাঠ: মোঃ মাজে হোসেন

পিতা/মাতা/স্বামী: মোঃ মুল্লান মসখারত মহালা/গ্রাম: ব্যঙ্গুর

পাঠ: কেশরহাট উপজেলা: কেশরপুর জেলা: বাগেরহাট

প্রার্থীপান করা হলো

এই ব্যবসার নিয়ন্ত্রিতভাবে চলা করা হলো

লাইসেন্স ফি	টাকা= ২০০/-	ডিয়াল নোটিশ ফি	টাকা=
বকেয়া	টাকা=	ওয়ারেন্ট ফি	টাকা=
স্বাক্ষর	টাকা=	নোটিশ ফি	টাকা=



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FAMILY PICTURE

