

# Proposed NU Business Name: **RAMJAN STORE**

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Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.REZAUR RAHMAN</b>
Age	:	03-07-1989 (28 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Boxanagar, P.O: Chot Boxanagar . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>AMENA BEGUM</b>
(iii) Father's name	:	<b>MD.MOKHLESUR RAHMAN</b>
(iv) GB member's info	:	Branch: Bardhanpara Nawabgonj, Centre #58 (Female), Member ID: 4514/2, Group No: 06 Member since: 15-01-1997 (25 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 50,000 Outstanding loan:BDT:38,523/-
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-953028
Family's Contact No.	:	01816468731
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

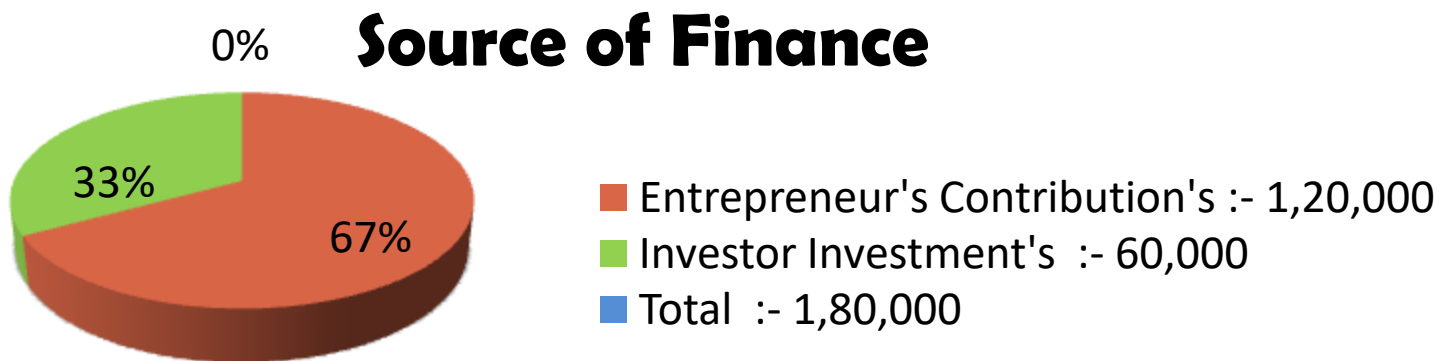
**AMENA BEGUM** joined Grameen Bank since 25 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAMJAN STORE</b>
Location	:	Boxanagar bazar, Nawabgonj
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,20,000/- (from existing business) 67% <b>Required Investment BDT 60,000/- (as equity) 33%</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to scaled up by investment in existing goods like Rice,Suger, etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is Rented.</li><li>▪Collects goods from Nawabgonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Grocery item	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Grocery item	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		300	3600
Gard		100	1200
Generator		0	0
Rent		500	6000
Mobil Bill		200	2400
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		5100	61200

Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	02	3,000	6,000				6,000
Daul	01	5,500	5,500				5,500
Soyabin	01	20,000	20,000				20,000
Sugar	02	2,500	5,000				5,000
Cold Drinks	10	2000	20,000				20,000
Cosmetics			30,000			40,000	70,000
Mobile card			20,000				20,000
Others			14,000			20,000	34,000
<b>Total</b>			<b>1,20,000</b>			<b>60,000</b>	<b>1,80,000</b>



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Grocery item	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Grocery item	2400	72000	864000	907200	952560
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Electric Bill		500	6000	6300	6600
Transportaion		700	8400	100800	1209600
Salary (Self)		5000	60000	60000	60000
Guard		100	1200	1200	1200
Entertainment		300	3600	3600	3600
Rent		500	6000	6000	6000
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>84000</b>	<b>176800</b>	<b>1286000</b>
<b>Net Profit (E)= [C-D]</b>		<b>11500</b>	<b>138000</b>	<b>144900</b>	<b>152145</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	138,000	144900	152145
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		114000	234900
	<b>Total Cash Inflow</b>	<b>198,000</b>	<b>258,900</b>	<b>387,045</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>114,000</b>	<b>234,900</b>	<b>363,045</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Boxonagar, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











PULSE

Prerithi

Mentos

P

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