

Proposed NU Business Name: **RENUKA VARAITY STORE**



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Dhunat Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



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

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

Name	:	<b>MD.MUSLIM</b>
Age	:	05-01-1985(33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	032Brothers ,012Sister
Address	:	Vill: Chardhunat, P.F:Dhunat, P.S: Dhunat , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. RENUKA KHATUN</b>
(iii) Father's name	:	<b>LATE SOBAHAN PRAMANIK</b>
(iv) GB member's info	:	Branch: Dhunat Centre # 80 (Female), Member ID: 8151, Group No: 05 Member since: 20-05-1998(20Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15000/- Outstanding loan: BDT Nil/-
(v) Who pays GB loan installment	:	Mother
(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	:	06 years experience in running business He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01756-706495
Mother's Contact No.	:	01725-204199
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. RENUKA KHATUN** joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development.

## Proposed Nobin Udyokta Business Info

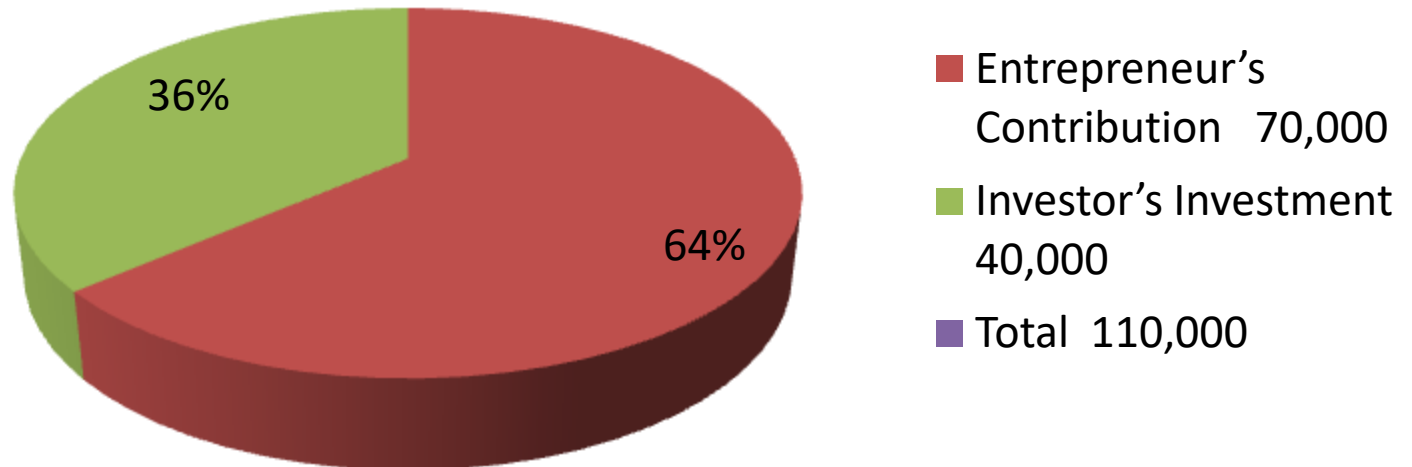
Business Name	:	<b>RENUKA VARAITY STORE</b>
Location	:	Chardhunat,Dhunat,Bogra
Total Investment in BDT	:	BDT .110,000
Financing	:	Self BDT 70,000(from existing business) 64% Required Investment BDT 40,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12 ft*10ft =120Squire ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Stationary,Choklet,Biscuitetc</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The shop is owned.</li> <li>▪Collects goods from Dhunat .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Biscuit,Chanachur,Choklet etc.	7,000	210,000	2,520,000
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
Biscuit,Chanachur,Choklet etc.	1,050	31,500	378,000
<b>Total variable Expense (B)</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>5,950</b>	<b>178,500</b>	<b>2,142,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,600</b>	<b>67,200</b>
<b>Net Profit (E) [C-D]</b>		<b>172,900</b>	<b>2,074,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit	10,000		10,000
Chanachur	10,000	40,000	50,000
Stationary	10,000	0	10,000
Tubeoils Chekbal	2,000	0	2,000
Superglue	3,500	0	3,500
Potato	4,000	0	4,000
Toys	5,000	0	5,000
Gaslight	10,000	0	10,000
Others	10,500	0	10,500
<b>Total</b>	<b>70,000</b>	<b>40,000</b>	<b>110,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Biscuit,Chanachur,Stationary etc	10,000	300,000	3,600,000	3,780,000	3,969,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>	<b>3,780,000</b>	<b>3,969,000</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Biscuit,Chanachur,Stationary etc	1,500	45,000	540,000	567,000	595,350
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>8,500</b>	<b>255,000</b>	<b>3,060,000</b>	<b>3,213,000</b>	<b>3,373,650</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		1000	12,000	12,000	12,000
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,600</b>	<b>67,200</b>	<b>67,200</b>	<b>67,200</b>
<b>Net Profit (E) [C-D]</b>		<b>249,400</b>	<b>2,992,800</b>	<b>3,145,800</b>	<b>3,306,450</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</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	70,000		
1.2	Net Profit	2,992,800	3,145,800	3,306,450
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		3,006,800	6,136,600
	<b>Total Cash Inflow</b>	<b>3,062,800</b>	<b>6,152,600</b>	<b>9,443,050</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>3,006,800</b>	<b>6,136,600</b>	<b>9,427,050</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0  
Experience & Skill :15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

