

Proposed NU Business Name: **ROMJAN STORE**



Project identification and prepared by: MD Habibulaah  
Kaliganj, Gazipur

Project verified by: Md. Siddikur Rahman



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

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

Name	:	<b>MD. ROMJAN ALI</b>
Age	:	07-05-1985 (33Years)
Education, till to date	:	Class 5
Marital status	:	married
Children	:	02 Daughter
No. of siblings:	:	1 Sister 1 Daughter
Address	:	Vill: Olua P.O: Shom Notun Bazar :Kaliganj Dist:Gazipur
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>MAMTAJ BEGUM</b>
(iii) Father's name	:	<b>LATE.MUNJUR HOSSAIN</b>
(iv) GB member's info	:	Branch :Kaliganj Centre 68 (Female), Member ID: 7069 , Group No: 06 Member since: 20-03-2008(10 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 40000, Outstanding Loan: 0
(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.)	:	No
Business Experiences and Training Info	:	7 years experience in running business.07 Years in own business he has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01962160594
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAMTAJ BEGUM** joined Grameen Bank since 10 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

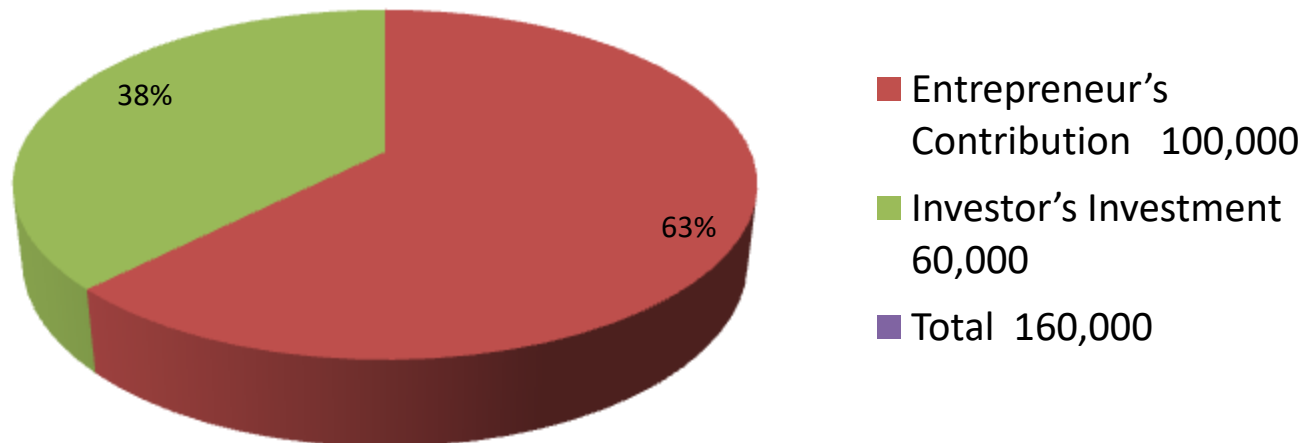
Business Name	:	<b>ROMJAN STORE</b>
Location	:	Olua Bazar, Gazipur Sadar
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –RICE,sugar ,Soap,oil,ice cream,dal,Buiescut,e.t.c.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Kaliganj.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
RICE,sugar ,Soap,oil,ice cream,dal,Buiescut,e.t.c.	2500	75000	900000
		0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
RICE,sugar ,Soap,oil,ice cream,dal,Buiescut,e.t.c.	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		700	8400
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		4250	51000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
rice	2	4000	8000	5	4000	20,000	28,000
oil	3	3000	9000	3	3000	9,000	18,000
dal	3	3000	9000	5	3000	15,000	24,000
soap	10	300	3000			6,000	9,000
buiescut	10	100	1000				1,000
ice cream	25	100	2500				02,500
<b>Others</b>			17500				17,500
							0
							00
							0
	53	10500	50,000	13	10000	50,000	100000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
RICE,sugar ,Soap,oil,ice cream,dal,Buiescut,e.t.c.	3000	90000	1080000	1134000	1190700
<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>					
RICE,sugar ,Soap,oil,ice cream,dal,Buiescut,e.t.c.	2550	76500	918000	963900	1012095
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>	<b>963900</b>	<b>1012095</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>	<b>170100</b>	<b>178605</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
<b>Total Fixed Cost (D)</b>		<b>8000</b>	<b>96000</b>	<b>156600</b>	<b>949230</b>
<b>Net Profit (E)= [C-D]</b>		<b>5500</b>	<b>66000</b>	<b>69300</b>	<b>72765</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	66,000	69300	72765
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		46000	95300
	<b>Total Cash Inflow</b>	<b>116,000</b>	<b>115,300</b>	<b>168,065</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>46,000</b>	<b>95,300</b>	<b>148,065</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 04 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

