



Proposed NU Business Name : **RONI VERAITI STORE**

Business Category : **Shopkeeping, Others Shop**



Business Proposal Identified & Prepared by : **Kabir Raksum, Unit Incharge Taherpur ,
Rajshahi,Zone 01.**

Business Proposal Verified by : **Kabir Raksum**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md.Mehedi Hasan Roni Vill: Puran Tahirpur, Union: Noapara, District: Rajshahi
Age	: 18 years
Marital Status	: Married
Children	: No childrens
No. of siblings	: 1 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Mst. Ferdosi
(iii) Father's name	: Md. Ainal Sorkar
(iv) GB member's info	: Branch: Nowpara Durgapur, Putia, Centre # 14 Loan no.: 1434, Member since 08 April 2007 Existing loan: Tk. 20,000 Outstanding loan: Tk. 16,480
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

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

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Shopkeeper
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 100,000 (One Lac)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01768427955, 01773054348
NU's NID/Birth Certificate No.	:	20088113183016945
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Ferdosi is a GB member since 08 April 2007, at first she took GB loan BDT 5,000 (Five Thousand).

- Finally GB loan helped her to improve Buy land.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>RONI VERAITI STORE</i>
Address/ Location	:	Mohongonj, bagmara, Rajshahi
Total Investment Required in BDT	:	Tk. 126,000
Financing	:	Self Tk. 76,000 Required Investment Tk. 50,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,000	120,000	1,440,000
Total Sales/commission (A)	4,000	120,000	1,440,000
Less: Cost of Sales			
Cost of Product(s)	3,200	96,000	1,152,000
Total Cost of Sales and Services (B)	3,200	96,000	1,152,000
Gross Profit (C) [C=(A-B)]	800	24,000	288,000
Less: Operating Cost			
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Transport costs		1,000	12,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		200	2,400
Gard		100	1,200
Non Cash Item			
Deprecation Expenses		63	760
Total Operating Cost (D)		7,063	84,760
Net Profit (C-D)		16,937	203,240

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Machinaries (Different types of grocery item, bakery item, hardware products and electric products etc etc.)	Investment in Machinaries (Different types of grocery item, bakery item, hardware products and electric products etc etc.)	76,000	50,000	126,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		76,000	50,000	126,000

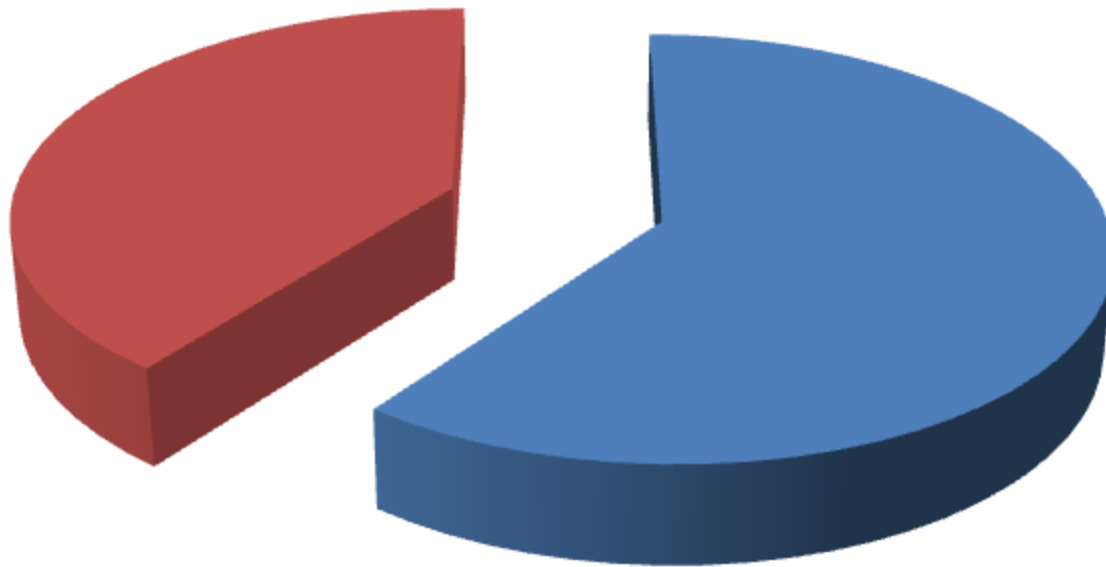
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 76,000 (60%)

■ GSSB's Investment BDT 50,000 (40%)

■ Total Capital BDT 126,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	5,000	150,000	1,800,000	5,500	165,000	1,980,000	6,050	181,500	2,178,000
Total Sales/commission (A)	5,000	150,000	1,800,000	5,500	165,000	1,980,000	6,050	181,500	2,178,000
Less: Cost of Sales									
Estimated cost of Product(s)	4,000	120,000	1,440,000	4,400	132,000	1,584,000	4,840	145,200	1,742,400
Est. Total Cost of Sales and Services (B)	4,000	120,000	1,440,000	4,400	132,000	1,584,000	4,840	145,200	1,742,400
Gross Profit (C) [C=(A-B)]	1,000	30,000	360,000	1,100	33,000	396,000	1,210	36,300	435,600
Less: Operating Cost									
Electricity Bill		600	7,200		660	7,920		726	8,712
Mobile Bill		200	2,400		220	2,640		242	2,904
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Transportation Expense		1,000	12,000		1,100	13,200		1,210	14,520
Entertainment Expenses		300	3,600		330	3,960		363	4,356
Gard		100	1,200		110	1,320		121	1,452
Ownership Transfer Fee		312	2,496		312	3,744		312	3,760
Non Cash Item									
Depriciation Expenses		105	1,260		105	1,260		105	1,260
Total Operating Cost (D)		7,617	90,156		8,337	100,044		9,129	109,564
Net Profit (C-D)		22,383	269,844		24,663	295,956		27,171	326,036
Retained Income			269,844			565,800			891,836

Notes: 1. Agreed grace period: Four months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

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

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	50000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	272340	299700	329796
1.3	Depreciation Expense	1260	1260	1260
1.4	Opening Balance of Cash Surplus	0	258600	537060
	Total Cash Inflow	323600	559560	868116
2.0	Cash Outflow			
2.1	Product Purchase	50000		
2.2	Investment Payback Including Ownership Transfer Fee	15000	22500	22500
	Total Cash Outflow	65000	22500	22500
3.0	Total Cash Surplus	258600	537060	845616

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

WEAKNESS

OPPORTUNITIES

THREATS

Pictures





ग्रामीण शक्ति सामाजिक केंद्र

प्रस्तावित नवीन उद्योजक प्रकल्प

प्रकल्प नाम: बानि उद्योग

इतिहास नाम: श्रीमती सुदि

उद्योजक संक्षिप्त जीवन वृत्त:
नाम: श्रीमती - शम्भा बानि

वयस: ३८ वर्ष। जन्म तिथि: २५-१२-१९८०

शिक्षण योग्यता: दसम श्रेणी
वैवाहिक अवस्था: विवाहित

पति/पत्नी का नाम: श्रीमान श्री सुब्रह्मण्य
पता: श्रीमान श्री सुब्रह्मण्य

उद्योजक मोबाइल नं.: ०१७६८५२७९५५

बाना: दुगापुर
बाना: दुगापुर
बाबा/मा मोबाइल नं.: ०

बाबा/मा का नाम: श्रीमान/श्रीमती

