

Proposed NU Business Name: **ROHIM STORE**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: MD : Abadat Hossain Sorkar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUR ROHIM
Age	:	10/05/1995 (23Years)
Education, till to date	:	Class - 05
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers
Address	:	Vill: Amhedpur P.O: Amhedpur, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JORINA BEGUM
(iii) Father's name	:	MD: MOSTOFA
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 14/(Female), Member ID:2643/1, Group No: 05 Member since: 19-03-2012 (05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 22,400/-
(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	:	06 Years Experience 06 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01727-946832
Mother's Contact No.	:	01865-823258
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA KHATUN joined Grameen Bank since 05 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

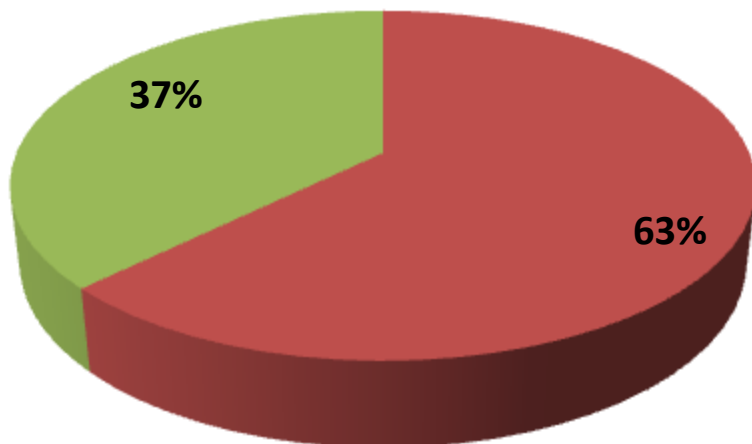
Business Name	:	ROHIM STORE
Location	:	Miar Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,34,000/-
Financing	:	Self BDT 84,000/- (From Existing Business) % Required Investment Bdt,50,000(as Equity) %
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 12 ft. = 120 Square Ft
Security Of The Shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Sutki Fish, Flour, Oil, Dal, & others.▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Sutki Fish, Flour, Oil, Dal, & others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Sutki Fish, Flour, Oil, Dal, & others	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7500	90000
Net Profit (E)= [C-D]		10500	126000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Sutki Fish	20	300	6,000	50	300	15,000	21,000
Onion	100	25	2,500			0	2,500
Dal	3	1,800	5,400				5,400
Flour	2	2,200	4,400				4,400
Oil	100	100	10,000				10,000
Rice				10	2,200	22,000	22,000
Others			25,700			13,000	38,700
Secqurity			30,000				30,000
Total	225	4,425	84,000	60	2,500	50,000	134,000



■ Entrepreneur's Contribution
84,000

■ Investor's Investment 50,000

■ Total 134,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sutki Fish, Flour, Oil, Dal, & others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Sutki Fish, Flour, Oil, Dal, & others	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7500	90000	90700	91415
Net Profit (E)= [C-D]		15000	180000	189000	198450
Investment Pay Back			20,000	20,000	20,000

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	0		
1.2	Net Profit	180,000	189000	198450
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160000	329000
	Total Cash Inflow	180,000	349,000	527,450
2	Cash Outflow			
2.1	Purchase of Product	0		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	20,000	20,000	20,000
3	Net Cash Surplus	160,000	329,000	507,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Miar Bazar, Sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







