Proposed NU Business Name: ROBIN STORE & VARIETIES



Project identification and prepared by: Md Raju Ahmed, Keraniganjj Unit, Dhaka

Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD ROBIN		
Age	:	01-03-1981 (26 Years)		
Education, till to date	:	Class Four		
Marital status	:	Unarried		
Children	:	Nil		
No. of siblings:	:	3 Brothers, 1 Sisters		
Address	:	Vill: Rohitpur, P.O: Rohitpur, P.S: Keraniganj, Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father ALEA BEGUM Late Aiyub Khan Branch: Rohitpur, Centre # 12(Female), Member ID: 1438/4 ,Group No: 01 Member since: 2007 (9 Years) First loan: 4000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 15000 Outstanding loan: BDT 1780 Father No No 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	:	7 years.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01846848827
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganjj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEA BEGUM joined Grameen Bank since 9 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture & house development.

Proposed Nobin Udyokta Business Info			
Business Name	:	ROBIN STORE & VARIETIES	
Location	:	Char Rahitpur,Chourasta	
Total Investment in BDT	:	BDT 1,00,000	
Financing	:	Self BDT 50,000(from existing business) 50% Required Investment BDT 50,000 (as equity) 50%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	10 ft x 14 ft= 140 square ft	
Security of the shop	:	BDT 50,000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like Cycle accessories ,parts, servicing . Average 10 % gain on sales The business is operating by entrepreneur. Existing no employee. One will be appointed after getting equity fund. The shop is rented. Collects goods from Agreed grace period is 3 months. 	

Existing Business (BDT)

	•		
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cycle accessories ,parts	800	24000	288000
Cycle rent	100	3000	36000
Cycle reparing service	200	6000	72000
Total Sales (A)	1100	33000	396000
Less Variable Expense			
Cycle accessories ,parts	720	21600	259200
Cycle reparing service	20	600	7200
Total variable Expense (B)	740	22200	266400
Contribution Margin (CM) [C=(A-B)	380	11400	136800
Less Variable Expense			
Rent		1,800	21600
Electricity bill		200	2400
Transportation		600	7200
Salary (self)		5000	60000
Entertainment		300	3600
Guard		200	2400
Mobile bill		100	1200
Total fixed cost (D)		8,200	98400
Net Profit (E)= [C-D]		3,200	38400

Particulars	Existing	Proposed	Total
Cycle	30,000		30000
Parts	15,000		15000
Toys	5,000		5000
Cycle accessories, parts and repaaring			
tools		50,000	50000
	50,000	50,000	100000

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cycle accessories ,parts	1000	30000	360000	378000
Cycle rent	150	4500	54000	56700
Cycle reparing service	400	12000	144000	151200
Total Sales (A)	1550	46500	558000	378000
Less Variable Expense				
Cycle accessories ,parts	900	27000	324000	340200
Cycle reparing service	50	1500	18000	18900
Total variable Expense (B)	950	28500	342000	359100
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800
Less Variable Expense				
Rent		1,900	22,800	23,000
Electricity bill		300	3600	3800
Transportation		700	8400	8,500
Salary (Self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		300	3600	3600
Mobile bill		150	1800	2000
Total fixed cost (D)		11,350	136200	136,900
Net Profit (E)= [C-D]		6650	79800	89,900
Investment Payback			30,000	30,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	79,800	89,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		49,800
	Total Cash Inflow	129800	139700
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	49,800	109700

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 16 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

Pictures









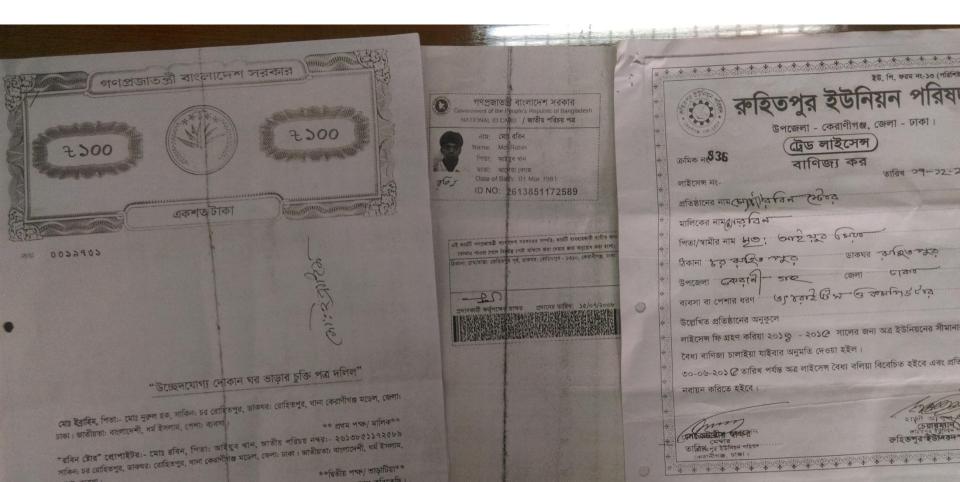












দ্বিতীয় পক্ষ/ ভাড়াটিয়া

প্রম করুনাময় আল্লাহ্ নাম স্মরণ করিয়া জত্ম দোকান ভাড়ার চুক্তিনামা দলিশের বয়ান আরম্ভ করিতেছি। যেতত ১ম পক্ষ দখলীয় নিজ মাণিকনাধীন ঢাকা জিলার কেরাণীগঞ্জ থানাধীন রোহিতপুর মৌজা স্থিত "ইব্রাহিম মার্কেট" নিচ তলায় দোকান ঘরটি জাড়া দেগুয়ার ঘোষনা করিলে আঁপনি অন্ত ঘিতীয় পক্ষ/ ডাড়াটিয়া উক্ত দোকান ঘর খানা মাসিক ১,৫০০/= (এক হাজার পাচশত) টাকা ভাড়া প্রদানের অসীকারে প্রস্তাব করিলে আমি প্রথম পক্ষ/মালিক উক্ত প্রস্তাব গ্রহন কৰিয়া আপনি জন্ম দিতীয় পশ্ম/ভাড়াটিয়া নিকট হইতে উজ দোকান ঘন্ন ভাড়া দিতে সম্মত হইয়া আমনা উভয় নিমুৰূপ

FAMILY PICTURE

