

Proposed NU Business Name: **ROHIM ALUMINIUM STORE**



Project identification and prepared by: Sahab Uddin
Mohonpur Unit, Rajshahi
Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Abdur Rohim
Age	:	03-01-1988 (28 Years)
Education, till to date	:	Dakhil
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Keshar, P.O:Keshar Hat, , P.S:Mohonpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST CHOBI BIBI
(iii) Father's name	:	MD LOKMAN ALI
(iv) GB member's info	:	Branch: , Centre # 97 (Female), Member ID: 3476 ,Group No:04 Member since: 22-02-2008 (15 Years) First loan: 3,000 taka.
Further Information:		Existing Loan: BDT 32,000 Outstanding loan: BDT 18,535
(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	:	10 years. He has 10 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727977033
Mother's Contact No.	:	01966137278
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpurj Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST CHOBI BIBI joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	RAHIM ALUMUNIUM STORE
Location	:	Kesharhat baazar, Kesharhat, Mohonpur, Rajshahi
Total Investment in BDT	:	BDT 4,90,000
Financing	:	Self BDT 3,40,000 (from existing business) 69% Required Investment BDT 1,50,000 (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	32 ft x 22 ft= 704 square ft
Security of the shop	:	BDT 2,50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Like Plastic, Steel & Alumunium items .▪Average 10% gain on sales..▪The business is operating by entrepreneur. Existing 1 employee.▪Two will be appointed after getting the equity money.▪The shop is rented.▪Collects goods from Dhaka Chakbajar, Midfort, Rajshahi▪Agreed grace period is 3 months.

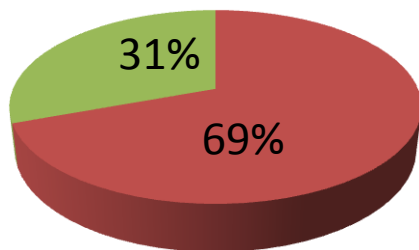
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Plastic,Steel & Alumunium items	9000	270000	3240000
Total Sales (A)	9000	270000	3240000
Less Variable Expense			
Plastic,Steel & Alumunium items	8100	243000	2916000
Total variable Expense (B)	8,100	243000	2916000
Contribution Margin (CM) [C=(A-B)	900	27000	324000
Less Variable Expense			
Rent		6,600	79200
Electricity bill		450	5400
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		5000	
Entertainment		300	3600
Guard		50	600
Mobile bill		300	3600
Total fixed cost (D)		19,200	230400
Net Profit (E)= [C-D]		7,800	93600

Investment Breakdown

Particulars	Existing	Proposed	Total
Plastic Item	180,000		180000
Melamain	80,000		80000
Castin Item	40,000	30,000	70000
Steel plate, Glass,Bowl, Etc	40,000	20,000	60000
Aluminiam Item		100,000	100000
	340,000	1,50,000	390000

Source of Finance



- Entrepreneur's Contribution 340,000
- Investor's Investment 150,000
- Total 490,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Plastic,Steel & Alumunium items	13500	405000	4860000	5103000	5358150
Total Sales (A)	13500	405000	4860000	5103000	5358150
Less Variable Expense					
Plastic,Steel & Alumunium items	12150	364500	4374000	4592700	4822335
Total variable Expense (B)	12,150	364500	4374000	4592700	4822335
Contribution Margin (CM) [C=(A-B)	1,350	40500	486000	510300	535815
Less Variable Expense					
Rent		6,600	79,200	79,200	79200
Electricity bill		500	6000	6200	6400
Transportation		1,700	20400	20,700	21000
Salary (Self)		5000	60000	60000	60000
Salary(Staff)		11000	132000	132000	132000
Entertainment		300	3600	3600	3600
Guard		50	600	600	600
Mobile bill		350	4200	4300	4400
Total fixed cost (D)		25,500	306000	306,600	306600
Net Profit (E)= [C-D]		15000	180000	203,700	229215
Investment Payback			60,000	60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	180,000	203,700	229215
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		120,000	263700
	Total Cash Inflow	330000	323700	492915
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	
3	Net Cash Surplus	120,000	263700	432915

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



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FAMILY PICTURE

