

Proposed NU Business Name: **RONY VARIETIES STORE**



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Project verified by: MD. Mijanur Rahman Patiwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. Istiyak Ahmed
Age	:	05-003-1987 (31 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
Present Address		Vill: Sadar Cala,P.O: Koucakuri P.S: Moucak Dist: Gzipur
Parmanent Address		Vill: Sadar Cala,P.O: Koucakuri P.S: Moucak Dist: Gzipur
Parent's and GB related Info		Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(i) Who is GB member	:	SURAIYA BEGOM
(ii) Mother's name	:	MD. OSMAN MOLLA
(iii) Father's name	:	Branch: Mouchak, Centre # 68 (Female),
(iv) GB member's info	:	Member ID: 8771, Group No: 05 10-01-2000 (16 Years)
Member since:		First loan: 5000 Taka. Outstanding loan: 3000 Taka
Further Information:		Father
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	2 years experience in running business. He has no trained
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924791283
Fathers Contact No.	:	01862205324
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SURAIYA BEGOM is a member of Grameen Bank. since 16 years. At first he took 5000 taka loan from Grameen Bank. **She** gradually took loan from GB. Utilize loan in her Husband Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RONY VARIETIES STORE
Location	:	Kaliakoir
Total Investment in BDT	:	BDT =189000 taka
Financing	:	Self BDT 89000(from existing business) 47% Required Investment BDT 100000 (as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka
Proposed Salary	:	BDT 5,000 Taka
Size Of Shop	:	20 ft * 16 ft=100 Square ft.
Sequiry Of The Shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, Rice, Egg, Salt, Suger,Oil,Dal ,Biscut, Soft drinks etc.▪The business is operating by entrepreneur. Existing No employee.▪Collects goods from Mouchak Shafipur▪The shop is own.▪Average Gain on Sale 15%▪Agreed grace period is 3 months.

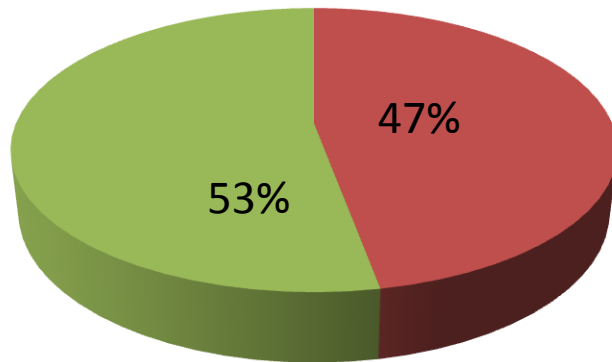
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery items	2600	78000	936000
Total Sales (A)	2600	78000	936000
Less Variable Expense			
Grocery items	2210	66300	795600
Total variable Expense (B)	2,210	66300	795600
Contribution Margin (CM) [C=(A-B)]	390	11700	140400
Less Variable Expense			
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		5,600	67200

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice (6x1600)	9,600	40,000	49600
Pulse	0	5,000	5000
Mastered oil (72 x 50)	3,600	1,000	5100
Cosmetics	0	30,000	30000
Biscuit, Wheel powder, Sof drinks, Salt, Flour etc	55,000	10,000	65000
Soap, Tissue, Coil, Match, Blade, Onion, Garlic, Icecream etc	20,800	14,000	34800
Total	89,000	100,000	189000

Source of Finance



- Entrepreneur's Contribution 89,000
- Investor's Investment 100,000
- Total 189,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery items	3800	114000	1368000	1436400
Item				
Total Sales (A)	3800	114000	1368000	1436400
Less Variable Expense				
Grocery items	3230	96900	1162800	1220940
Item				
Total variable Expense (B)	3,230	96900	1162800	1220940
Contribution Margin (CM) [C=(A-B)	570	17100	205200	215460
Less Variable Expense				
Electricity bill		300	3600	3800
Transportation		500	6000	6,200
Salary (Self)		5000	60000	60000
Entertainment		200	2400	2400
Mobile bill		300	3600	3800
Total fixed cost (D)		6,300	75600	76,200
Net Profit (E)= [C-D]		10800	129600	139,260
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	109,800	121,150
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		49,800
	Total Cash Inflow	209800	170950
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	49,800	110950

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0,Others:01
Experience & Skill : 5 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
Local competitors;

Pictures

















