

Proposed NU Business Name: **ROD STORE**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOHABBAT ALI
Age	:	21-08-1989 (27 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	3 Brother & 1 Sisters
Address	:	Vill: Satbaria, P.O: Satbaria, P.S: Puthiya, 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. RAHIMA BEGUM
(iii) Father's name	:	MD. ALI SHAH
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 06 (Female), Member ID: 3015, Group No: 12 Member since: 1998(11Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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 experience in running business. He has 4 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780-781523
Mother's Contact No.	:	01780-782180
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAHIMA BEGUM joined Grameen Bank since 11 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ROD STORE
Location	:	Mollapara Bajar, Puthia
Total Investment in BDT	:	BDT 120000/-
Financing	:	Self BDT 70000/-(from existing business) 70% Required Investment BDT 50000/-(as equity) 50%
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	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months.

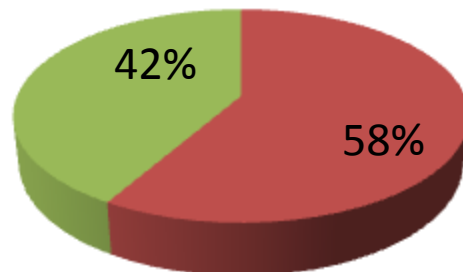
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries items	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocaries items	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Electricity bill		150	1800
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		70	840
Mobile bill		300	3600
Total fixed cost (D)		7,020	84240
Net Profit (E)= [C-D]		6,480	77760

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice,Sugar,Oil,Cosmetics,Detergent	30,000	25,000	55000
Egg,Bran,Oil cake,Flour,Spice,Palse	34,500		34500
Fan, Cash, Rack	5,500	25,000	30500
	70,000	50,000	120000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocaries items	5000	150000	1800000	1890000
Total Sales (A)	5000	150000	1800000	1890000
Less Variable Expense				
Grocaries items	4250	127500	1530000	1606500
Item				
Total variable Expense (B)	4,250	127500	1530000	1606500
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500
Less Variable Expense				
Electricity bill		300	3600	3800
Transportation		1,300	15,600	16,000
Salary (self)		5000	60000	60000
Entertainment		500	6000	6000
Guard		70	840	840
Mobile bill		400	4800	4800
Total fixed cost (D)		7,500	90,000	90,600
Net Profit (E)= [C-D]		15000	180000	192,900
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	180,000	192,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		150,000
	Total Cash Inflow	230000	342900
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	150,000	312900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

রোদ স্টোর



প্রোঃ মোঃ রাজু আহম্মদ

এখানে যাবতীয় মুদিখানা

সামগ্রী বিক্রয় করা হয়।

মোল্লাপাড়া, বাজার, পুঠিয়া, রাজশাহী। মোবাঃ ০১৭৮০-৭৮১৫২৩

রুবি আর্ট, ০১৭১৩-৮৬০৯৬১









FAMILY PICTURE