

Proposed NU Business Name: **ROS DEPARTMENTEL STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni
Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MURSHID ALAM
Age	:	10-10-1987 (30Years)
Education, till to date	:	BA(Hon.)
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	04 Brother 01 Sister
Address	:	Vill: South JayloskOr P.O: Jayloskor P.S: Dagonbhuyain 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	:	JAHANARA BEGUM
(iii) Father's name	:	ABU TOYUB
(iv) GB member's info	:	Branch: Jayloskor, Centre #09 (Female), Member ID: 1045 , Group No: 01 Member since: 27/08/2000- 30/12/2008(08 Years) First loan: BDT5000/-
Further Information:		Existing loan: BDT 10000 Outstanding loan: BDT 0
(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	:	07 years experience in running business. 07Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01865057144
Family's Contact No.	:	01812328775
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM joined Grameen Bank since 08years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ROS DEPARTMENTEL STORS
Location	:	Gozariya road,Silonya bazar.Dagonbhuyain, Feni
Total Investment in BDT	:	BDT 820,000/-
Financing	:	Self BDT 750000/- (from existing business) 91% Required Investment BDT 70000/- (as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x 15 ft= 315 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Soft drinks, Biscuit etc. ▪Average 15% gain on sales. ▪The shop is rented. ▪The business is operating by entrepreneur. Existing 02employee. ▪After getting equity fund 01 will be appointed ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)	10000	300000	3600000
Rice, Oil, Cosmetics, Soft drinks, Biscuit etc.	10000	300000	3600000
Total Sales (A)			
Less Variable Expense	8500	255000	3060000
Rice, Oil, Cosmetics, Soft drinks, Biscuit etc.	8500	255000	3060000
Total variable Expense (B)	1500	45000	540000
Contribution Margin (CM) [C=(A-B)]			
Less Variable Expense			
Rent		8000	96000
Electricity bill		3000	36000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		12000	144000
Entertainment		150	1800
Gird		70	840
Generator		140	1680
Mobile bill		400	4800
Total fixed cost (D)		30760	369120
Net Profit (E)= [C-D]		14240	170880

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drinks	0	0	25000	0	0	25000	50000
Biscuit	0	0	15000	0	0	0	15000
Oil	15	2000	30000	0	0	0	30000
Sugar	4	1400	5600	0	0	0	5,600
Baby milk power	0	0	35000	0	0	20000	55000
Cosmetics	0	0	30000	0	0	15000	45000
Baby food produced	0	0	25000	0	0	10000	35000
Bakery	0	0	35000	0	0	0	35,000
Baby dry per	0	0	30400	0	0	0	30400
Others			19000				19,000
Security			500000				500000
Total			750000			70,000	820,000

Source of Finance

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Soft drinks, Biscuit etc.	14290	428700	5144400	5401620	5671701
Total Sales (A)	14290	189000	2268000	2381400	2500470
Less Variable Expense					
Rice, Oil, Cosmetics, Soft drinks, Biscuit etc.	12147	364395	4372740	4591377	4820945.85
Total variable Expense (B)	12147	364395	4372740	4591377	4820945.85
Contribution Margin (CM) [C=(A-B)	2143.5	64305	771660	810243	850755.15
Less Variable Expense					
Rent		8000	96000	96000	96000
Electricity bill		3000	36000	36200	36400
Transportation		2000	24000	24200	24400
Salary (self)		5000	60000	60000	60000
Salary(staff)		17000	204000	204000	204000
Entertainment		150	1800	1800	1800
Gird		70	840	840	840
Generator		140	1680	1680	1680
Mobile bill		500	6000	6200	6400
Total fixed cost (D)		35860	430320	430920	431520
Net Profit (E)= [C-D]		28445	341340	379323	419235.15
Investment Payback			28000	28000	28000

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

SR#	<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	70,000		
1.2	Net Profit	341340	379323	419235.15
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		313340	664,663
	Total Cash Inflow	411,340	692,663	1,083,898
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	313,340	664,663	1,055,898

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 07 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



রুমা ডিপার্টমেন্টাল স্টোর

01712-210918

পরিবেশক : বোমানিয়া, বিস্কুট, প্রান চকলেট, পনি, আতা, মাংস

The sign features a blue background with a colorful illustration of a landscape and various food items like bread, biscuits, and sweets. The text is in Bengali, with 'রুমা' in large red letters and 'ডিপার্টমেন্টাল স্টোর' in white. A phone number '01712-210918' is on the right, and a list of products is at the bottom.







FAMILY PICTURE

