

Proposed NU Business Name: MS RUHUAN STORE



Project identification and prepared by: Md. Mirajul Islam
Kiranigong Unit, Dhaka

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|----------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | RATON MIAH |
| Age | : | 25-03-1982(34 Years) |
| Education, till to date | : | Class Five |
| Marital status | : | Married |
| Children | : | -02 Son |
| No. of siblings: | : | 02 Brothers & 02 Sisters |
| Address | : | Vill: Abdulla Pur , P.O: Abdulla Pur, P.S: Kiranigong , Dist: Dhaka. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | HABAZA BEGUM |
| (iii) Father's name | : | SHAMIULLAH |
| (iv) GB member's info | : | Branch: Basta, Centre # 06(Female), Member ID: 1464/2, Group No: 06 Member since: 10-02-1991 (18 Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: /-Outstanding Loan :-/ |
| (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 | : | 10 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01726-324456 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HABAZA BEGUM joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow.

Proposed Nobin Udyokta Business Info

| | | |
|---------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | MAYER DUA ELECTRONIC |
| Location | : | Abdulla Pur ,Keranigonj |
| Total Investment in BDT | : | BDT 3,30,000/- |
| Financing | : | Self BDT 2,60,000/-(from existing business) 79% Required Investment BDT 70,000/-(as equity) 21% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 20 ft x 10 ft= 200 square ft |
| Implementation | : | <ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from Dhaka▪The Shop is rented▪Agreed grace period is 3 months. |

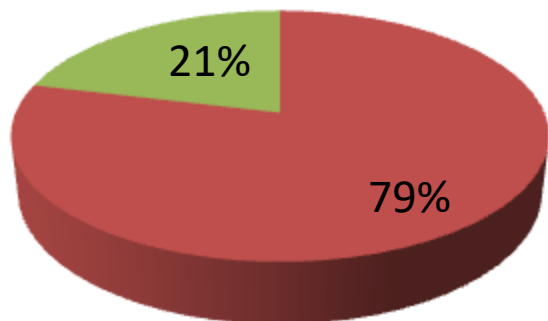
Exesting

| Particular | Daily | Monthly | Yearly |
|-----------------------------------|-------|---------|---------|
| Revnuce (Sale) | | | |
| Patrol,Octen,Mobil,ETC | 2900 | 87000 | 1044000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 2900 | 87000 | 1044000 |
| Less Variable Expense (B) | | | 0 |
| Patrol,Octen,Mobil,ETC | 2465 | 73950 | 887400 |
| Total Variable Expense | 2465 | 73950 | 887400 |
| Contributon Margin (CM) [C=(A-B)] | 435 | 13050 | 156600 |
| Less Fixed Expense | | | |
| Rent | | 3000 | 36000 |
| Electric Bill | | 200 | 2400 |
| Salary (Self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Mobil Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 8700 | 104400 |
| Net Profit (E)= [C-D] | | 4350 | 52200 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|-----------|------------|---------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Patrol | 8 | 15000 | 120000 | 3 | 15000 | 45000 | 165000 |
| Octen | 4 | 20000 | 80000 | 1 | 20000 | 20000 | 100000 |
| Mobil | 20 | 2000 | 40000 | 0 | 0 | 0 | 40000 |
| Others | | | 20000 | | | 5000 | 25000 |
| | | | | | | | |
| Total | 20 | | 260000 | 4 | | 70,000 | 330,000 |

Source of Finance



- Entrepreneur's Contribution
260,000
- Investor's Investment 70,000
- Total 330,000

| Financial Projection (BDT) | | | | | |
|----------------------------------------------------|-------------|---------------|----------------|----------------|----------------|
| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
| Revenue(Sales) | | | | | |
| Patrol,Octen,Mobil,ETC | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Total Sales(A) | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Less Variable Expense (B) | | | | | |
| Patrol,Octen,Mobil,ETC | 3400 | 102000 | 1224000 | 1285200 | 1349460 |
| Total Variable Expense | 3400 | 102000 | 1224000 | 1285200 | 1349460 |
| Contributon Margin (CM) [C=(A-B)] | 600 | 18000 | 216000 | 226800 | 238140 |
| Less Fixed Expense | | | | | |
| Rent | | 3000 | 36000 | 36000 | 36000 |
| Electric Bill | | 200 | 2400 | 2700 | 3000 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Mobil Bill | | 200 | 2400 | 2500 | 2600 |
| Total Fixed Cost (D) | | 8600 | 103200 | 103600 | 104000 |
| Net Profit (E)= [C-D] | | 9400 | 112800 | 118440 | 124362 |
| Investment Pay Back | | | 28,000 | 28,000 | 28,000 |

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

| <i>Sl #</i> | <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 | 112,800 | 118440 | 124362 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 28000 | 102500 |
| | Total Cash Inflow | 182,800 | 146,440 | 226,862 |
| 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 | 28,000 | 28,000 |
| 3 | Net Cash Surplus | 28000 | 102500 | 180885 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 18 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

