

## Proposed NU Business Name: **RAZU VARIETY STORE**



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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. RAZU MIAH</b>
Age	:	31-12-1985 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Chorpara ,P.O: Chorpara .P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Most Anowara Begum</b>
(iii) Father's name	:	<b>Md Abdur Rahman</b>
(iv) GB member's info	:	Branch: Hat Koromja.Sonatala, Centre # 58(Female), Member ID: 6778, Group No: 04 Member since: 15-03-2005 (06Years) First loan: BDT 5000/-
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: Nill
(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 experience in running business. He has no training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-666224
Mother's Contact No.	:	01747-262333
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most Anowara Begum** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAZU VARIETY STORE</b>
Location	:	Chorpara Bazar , Sonatala,Bogra.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods; Biskuit, Chanachur, Mustard oil, Soap. Detergent, Pest, Cake, Energy drink, Paper etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪One employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Bogra Bazer, Bogra</li> <li>▪Agreed grace period is 3 months.</li> </ul>

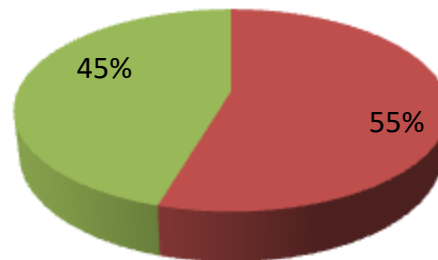
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery items	2,200	66,000	792,000
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>792,000</b>
<b>Less. Variable Expense</b>			
Grocery items	1,870	56,100	673,200
<b>Total variable Expense (B)</b>	<b>1,870</b>	<b>56,100</b>	<b>673,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>330</b>	<b>9,900</b>	<b>118,800</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,100</b>	<b>49,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Busicute	20	300	6,000	50	300	15,000	21,000
Chanachur	50	100	5,000	40	100	4,000	9,000
Master oil	65	50	3,250	30	50	1,500	4,750
Shop	15	2500	37,500	10	2500	25,000	62,500
Washingpowder	25	100	2,500	3	100	300	2,800
Soft drink	70	50	3,500	15	50	750	4,250
Others	1	2250	2,250	1	3450	3,450	5,700
Security	1	0	0	0	0	0	0
<b>Total</b>	<b>247</b>	<b>0</b>	<b>60000</b>	<b>149</b>	<b>0</b>	<b>50000</b>	<b>110000</b>

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Grocery items	3,100	93,000	1,116,000	1,171,800	1,230,390
<b>Total Sales (A)</b>	<b>3,100</b>	<b>93,000</b>	<b>1,116,000</b>	<b>1,171,800</b>	<b>1,230,390</b>
<b>Less. Variable Expense</b>					
Grocery items	2,635	79,050	948,600	996,030	1,045,832
<b>Total variable Expense (B)</b>	<b>2,635</b>	<b>79,050</b>	<b>948,600</b>	<b>996,030</b>	<b>1,045,832</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>465</b>	<b>13,950</b>	<b>167,400</b>	<b>175,770</b>	<b>184,559</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>	<b>69,600</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,150</b>	<b>97,800</b>	<b>106,170</b>	<b>114,959</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	97,800	106,170	114,959
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		77,800	163,970
	<b>Total Cash Inflow</b>	<b>147,800</b>	<b>183,970</b>	<b>278,929</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>77,800</b>	<b>163,970</b>	<b>258,929</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience; 10Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTUR

