

## Proposed NU Business Name: **RIA MONI DEPARTMENTAL STORE**



Project identification and prepared by: Md . Obaidullah,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD. AMINUR ISLAM</b>
Age	:	12-04-1984 (33 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	0 Sister,02 Brothers
Address	:	Vill: Gondogram uttarpara P.O Bogra P.S:Bogra,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>MST. ALIMA BEGUM</b>
(iii) Father's name	:	<b>LATE JAHANGIR ALAM</b>
(iv) GB member's info	:	Branch:Ashekpur Shahjahanpur,Centre # 2(Female), Member ID:7165, Group No: 10 Member since: 21-09-2005 (12 Years) First loan: BDT 5,000 /- Outstanding loan: 15460/-
Further Information:		
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-402325
Father's Contact No.	:	01723-138301
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ALIMA BEGUM** joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RIA MONI DEPARTMENTAL STORE</b>
Location	:	Al Modina Super Market, Fultola, Bogra.
Total Investment in BDT	:	BDT 3,88,000/-
Financing	:	Self BDT 3,08,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Rice, Dal, Oil and others sales.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

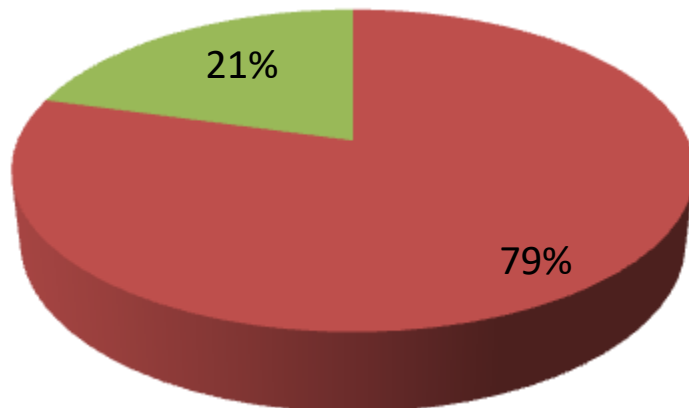
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Oil,Rice,Sugar,Flour and others sale	8,000	240,000	2,880,000
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>
<b>Less. Variable Expense</b>			
Purchase cost	7,200	216,000	2,592,000
<b>Total variable Expense (B)</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
House rant		3,000	36,000
Electricity Bill		700	8,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		300	3,600
Guard		160	1,920
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>15,460</b>	<b>185,520</b>
<b>Net Profit (E) [C-D]</b>		<b>8,540</b>	<b>102,480</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Soyabin Oil	3	18500	55,500	1	18,500	18,500	74,000
Rice	20	4000	80,000	0	525	0	80,000
Sugar	5	3300	16,500	3	3300	9,900	26,400
Flour	5	2200	11,000	0	0	0	11,000
Dal	10	4000	40,000	0	0	0	40,000
Noodles	3	3000	9,000	0	0	0	9,000
Ditergent	3	2000	6,000	0	0	0	6,000
Coconat Oil	100	100	10,000	0	0	0	10,000
Sola	0	50	0	5	4000	20,000	20,000
Khajur	0	0	0	20	1400	28,000	28,000
Mosolla	1	30000	30,000	2	1400	2,800	32,800
others	1	50000	50,000	1	800	800	50,800
Security	0	6100	0	0	0	0	0
<b>Total</b>	<b>151</b>		<b>308,000</b>	<b>1</b>		<b>80,000</b>	<b>388,000</b>

## Source of Finance



- Entrepreneur's Contribution 308,000
- Investor's Investment 80,000
- Total 388,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Oil,Rice,Sugar,Flour and others sale	10,000	300,000	3,600,000	3,780,000	3,969,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>	<b>3,780,000</b>	<b>3,969,000</b>
<b>Less. Variable Expense</b>					
Purchase cost	9,000	270,000	3,240,000	3,402,000	3,572,100
<b>Total variable Expense (B)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>	<b>3,402,000</b>	<b>3,572,100</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
House rant		3,000	36,000	36,000	36,000
Electricity Bill		700	8,400	8,400	8,400
Transportation		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4,000	48,000	48,000	48,000
Entertainment		300	3,600	3,600	3,600
Guard		160	1,920	1,920	1,920
Generator		-	0	0	-
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>15,460</b>	<b>185,520</b>	<b>185,520</b>	<b>185,520</b>
<b>Net Profit (E) [C-D]</b>		<b>14,540</b>	<b>174,480</b>	<b>192,480</b>	<b>211,380</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	174,480	192,480	211,380
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		142,480	302,960
	<b>Total Cash Inflow</b>	<b>254,480</b>	<b>334,960</b>	<b>514,340</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>142,480</b>	<b>302,960</b>	<b>482,340</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Al Mondina Super  
market,Fultola,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

