

Proposed NU Business Name: **RONJEET VARITIES STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	AMRIT O KUMAR PRAMANIK
Age	:	17-10-1987(29 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Ratoal , P.O: Pocamaria, P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	PROVA RANI
(iii) Father's name	:	RONJEET KUMAR PRAMANIK
(iv) GB member's info	:	Branch: Shilmaria, Puthia , Centre # 102/2 (Female), Member ID: 8706/1, Group No: 02 Member since: 2005 to (12 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 22,000, Outstanding loan: 14,194
(v) Who pays GB loan installment	:	Self
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-620984
Wife's Contact No.	:	01738-452049
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PROVA RANI joined Grameen Bank since 12 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	:	RONJEET VARITIES STORE
Location	:	Kartikpara bajar , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 37% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionary Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

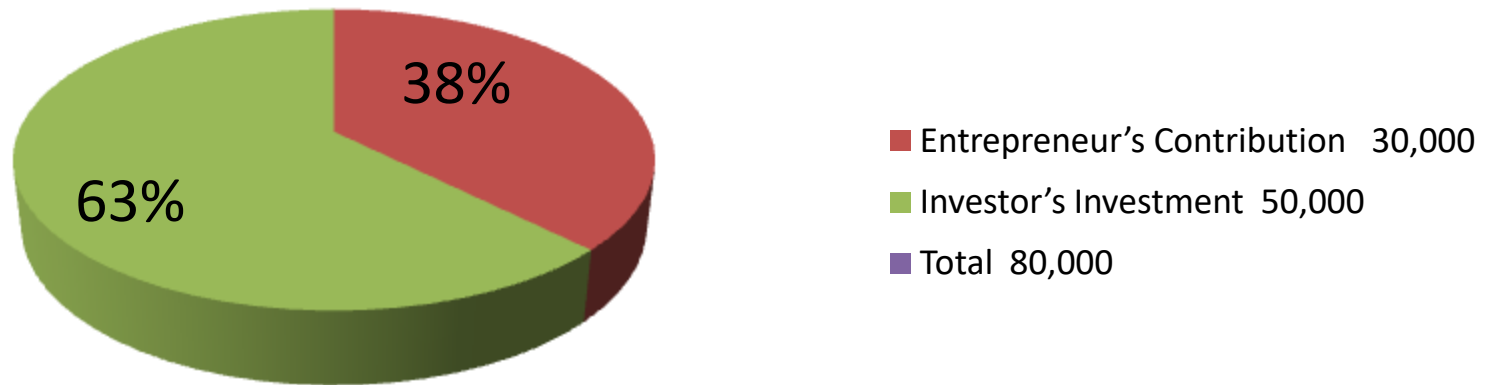
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionary Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Confectionary Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		400	4,800
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		60	720
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		6,860	82,320
Net Profit (E) [C-D]		3,640	43,680

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Confectionary	10,000	-	10,000
Cosmetic	8,000	-	8,000
Cold drink	5,000	-	5,000
Grocery Item	4,000	50,000	54,000
Others	3,000	-	3,000
Total	30,000	50,000	80,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Confectionary Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Confectionary Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		60	720	720	720
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		500	6,000	6,300	6,615
Total Fixed Cost		7,360	88,320	89,220	90,165
Net Profit (E) [C-D]		6,140	73,680	80,880	88,440
Investment Break-Even			22,222	22,222	22,222

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	50,000		
1.2	Net Profit	73,680	80,880	88,440
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	53,680	60,800
	Total Cash Inflow	123,680	134,560	149,240
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	53,680	114,560	129,240

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

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