

Proposed NU Business Name: **MASARS RONJO VARIETY STORE**



Project identification and prepared by: Md. Sohel Mia,
Unit Rajshahi Sadar.

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RONJU SARKAR.
Age	:	15/11/1991(25 Years)
Education, till to date	:	H.S.C.
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 2 Sisters.
Address	:	Vill: Noudapara, P.O: Chumohoni, P.S: Chargat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MOMENA BEGUM
(iii) Father's name	:	MD. EYEOB ALI
(iv) GB member's info	:	Branch: Usofpor Chargut , Centre # 9(Female), Member ID:1439/2, Group No: 02 Member since: (2005-2010)and rejoin 24/4/17(5 years) First loan: BDT 10000.
Further Information:		Existing Loan: BDT 4000, Outstanding loan: BDT 2944.
(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	:	Cow and buffalo.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838798788.
Mother's Contact No.	:	01872919851.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOMENA BEGUM joined Grameen Bank since 5 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

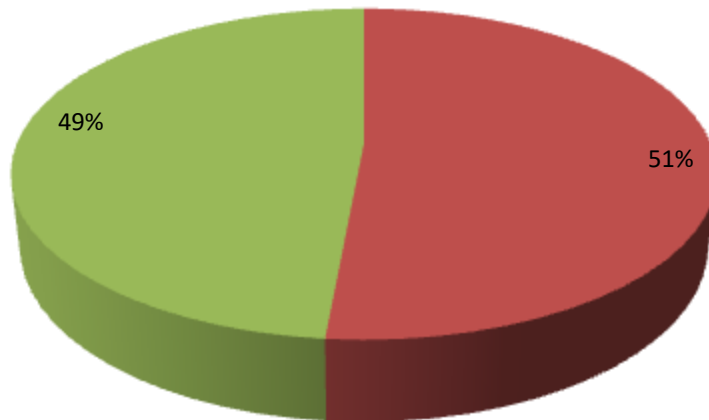
Business Name	:	MASARS RONJO VARIETY STORE
Location	:	Chumohani bazer.
Total Investment in BDT	:	BDT:103000/-
Financing	:	Self BDT 53 000/-(from existing business) 51% Required Investment BDT 50,000/-(as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8ft x 8ft= 64 square ft
Security of the shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. After Getting equity fund 1 employee will be appointed. ▪The shop is rented. ▪Collects goods from Local market. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Sales	2,550	76,500	918000
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		200	2,400
Mobile Bill		100	1,200
Salary (self)		4000	48,000
Guard		100	1,200
Transportation			0
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		5,000	60,000
Net Profit (E) [C-D]		8,500	102,000

Investment Breakdown

	Existing	proposed	
Self goods	53000	50000	103000
Total	53000	50000	103000

Source of Finance



- Entrepreneur's Contribution 53,000
- Investor's Investment 50,000
- Total 103,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Salse	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense		0	0	0	0
Sales	2975	89250	1071000	1124550	1180778
Total variable Expense (B)	2975	89250	1071000	1124550	1180778
Contribution Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less. Fixed Expense					
Rent		600	7200	7200	7200
Electricity Bill		200	2400	2400	2400
Mobile Bill		100	1200	1200	1200
Salary (self)		4000	48000	48000	48000
Transportation					
Entertainment					
Salary (staff)					
Security Gard		100	1200	1200	1200
Bank service Charge			100	100	100
Total Fixed Cost		5000	60100	60100	60100
Net Profit (E) [C-D]		10750	128900	138350	148273
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	128900	138350	148273
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108900	227250
	Total Cash Inflow	178,900	247250	375523
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	108,900	227250	355523

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chumohani bazer.
Regular customers;

THREATS

Theft
Fire
Political unrest







kurmure

Dry Cake

kurmure

Dry Cake

Dry Cake

Dry Cake

WALTON







Logo of the organization at the top of the certificate.
The text on the certificate is in Hindi and appears to be a formal document or certificate of some kind, but the specific details are not clearly legible.

FAMILY PICTURE