

Proposed NU Business Name: **ROKI STORE**



Project identification and prepared by:MDBellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	DELOWAR HOSSAIN
Age	:	14-03-1984(33 Years)
Education, till to date	:	Class five
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	01 Brothers 01 Sister
Address	:	Villi: Omorpur, P.O: Silonya, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA AKTER
(iii) Father's name	:	MAYNUDDIN
(iv) GB member's info	:	Branch:Jayloskor , Centre # 15 (Female), Member ID: 8591, Group No:03 Member since: 15/04/2007(10 years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 70,000, Outstanding loan: 14,000
(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	:	5 years experience in running business. He has 03 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837-620983
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA AKTER joined Grameen Bank since 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

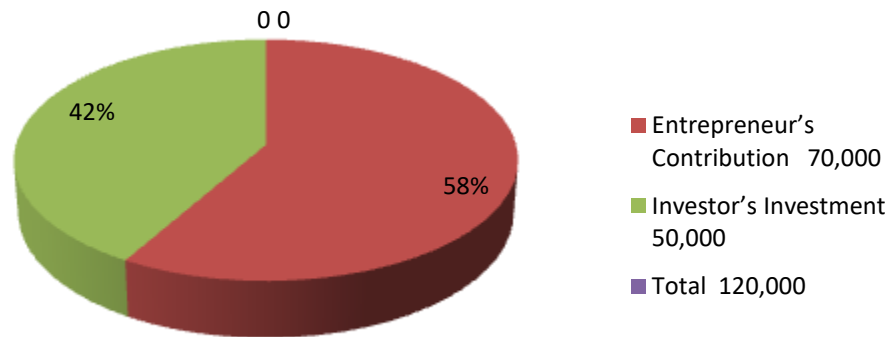
Business Name	:	ROKI STORE
Location	:	Omorpur Bazar, Dagonvuiyan.Feni.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 88% Required Investment BDT 50,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Culling corner etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Silonyia.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Culling corner etc	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Culling corner etc	4000	120000	1440000
Total Variable exp. (B)	4000	120000	1440000
Contribution Margin CM [C= (A-B)]	1000	30000	360000
less fixed exp.			
Rent		1000	12000
Electricity bill		700	8400
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		100	1200
Gird		0	0
Generator		0	0
Mobile bill		500	6000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biscuit	0	0	5000	0	0	5000	10000
Coldrinks	0	0	10000	0	0	15000	25000
Chipes	0	0	5000	0	0	3000	8000
Oil	0	0	3000	0	0	2000	5000
potato	0	0	2000	0	0	2000	4000
Weat			5000	0	0	5000	10000
Others			20000	0	0	18000	38000
Security			20000	0	0	0	20000
Total			70000	0	0	50000	120000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Culling corner etc	8850	265500	3186000	3345300	3512565
Total Sales (A)	8850	265500	3186000	3345300	3512565
less variable Expenses					
Culling corner etc	7080	212400	2548800	2676240	2810052
Total variable Expenses (B)	7080	212400	2548800	2676240	2810052
Contribution Margin (CM)= (A-B)	1770	53100	637200	669060	702513
Less Fixed Expenses					
Rent		1000	12000	24000	24000
Electricity bill		1000	12000	12200	12400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		100	1200	1200	1200
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		18800	225600	238200	238800
Net Profit (E) (C-D)	0	34300	411600	432180	453789
Investment Payback	0	0	00000	00000	00000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	411600	432180	453789
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		391,600	803,780
	Total Cash Inflow	461,600	823,780	1,257,569
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	391,600	803,780	1,237,569

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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





আমি বিক্রি করি
নতুন চম
সবকিছির
খনি
সুতাও
বিস্তার
খিক পাওয়া যায়
০১৫৪৩১





আমি বিক্রি করছি
নতুন চম
মজার সবুজ চিবি
নি
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FAMILY PICTURE

