

Proposed NU Business Name : ROCKY SHUE STORE AND BALD HOUSE

Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	ROCKY ROBIDUS
Age	:	22-10-1991(26 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	UNMARRIED
Children	:	0 SON 0 DOUGHRER
No. of siblings:	:	3 Brother,2Sister.
Address	:	Vill: BABNAPARA .P0 :NAGOURPUR , P.S:NAGOURPUR, Dist: TANGAIL
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. :RENA ROBIDUS
(iii) Father's name	:	Md: CHAN RABIDUS
(iv) GB member's info	:	Branch :NAGOURPUR Centre #63/m (Female), Member ID : 4962/1 , Group No:02 Member since:01/07/2002 First loan: BDT 2000/-
Further Information:		Outstanding loan: 78000/
(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	:	10years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770362295
Family's Contact No.	:	0192737928
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENA ROBIDUS.

joined Grameen 15years ago. At first she took BDT2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

Proposed Nobin Udyokta Business Info

Business Name	:	ROCKY, SHO, STORE AND BALD HOUSE
Location	:	NAGOUR PUR BOT TALA BAZZAR NAGORPUR TANGAIL.
Total Investment in BDT	:	BDT/-279000
Financing	:	Self BDT 229000/- (from existing business 18% Required Investment BDT 50,000/- (as equity) 82%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200square ft
Security of the shop	:	OTK
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; CHANDAL , ELETICETSHO , LOKAR , CAYCALL SHO . etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop isWANT▪Collects goods from tang ail▪Agreed grace period is 3 months.

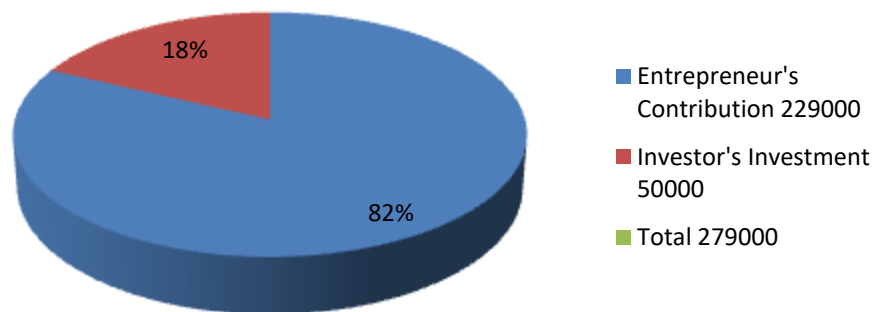
Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
; CHANDAL , ELETICETSHO , LOKAR , CAYCALL SHO		75000	900000
Total Sales (A)		75000	900000
Less. Variable Expense			
; CHANDAL , ELETICETSHO , LOKAR , CAYCALL SHO	0	60000	720000
Total variable Expense (B)	0	60000	720000
Contribution Margin (CM) [C=(A-B)	0	15000	180000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4800
Transportation		,500	6000
Mobile Bill		300	3600
Entertainment		200	2400
Gard		100	1200
janitor		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		6500	78000
Net Profit (E) [C-D)		8500	102000

CHANDAL	120000	30000	150000
ELECTRICES SHO	56000	20000	76000
CAYKAL SHO	21000		21 000
LOFAR	32000		32000
Total	229000	50000	279000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)			
TAYAR TUB	75000	900000	945000
Total Sales (A)	75000	900000	945000
Less. Variable Expense			
TAYAR TUB	60000	720000	756000
Total variable Expense (B)	60000	720000	756000
Contribution Margin (CM) [C=(A-B)]	15000	180000	189000
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	400	4800	4800
Guard	100	1200	1200
Mobile Bill	300	3600	3800
generator	0	0	0
Entertainment	200,	2400	2400
transportation	500	6000	6000
Salary (self)	5000	60,000	60,000

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

Cash flow projection on business plan (rec. & Pay)			
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	102000	110800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		72000
	Total Cash Inflow	152000	182800
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)	30000	30000
	Total Cash Outflow	80000	30000
3	Net Cash Surplus	72000	152800

SWOT ANALYSIS

STRENGTH

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

FAMILY PICTURE