

Proposed NU Business Name: **RUHUL STORE**



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Sonatala unit.Bogra

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Ruhul Amin
Age	:	23-11-1988(29 Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	04 Brothers 03 Sisters
Address	:	Vill: Ranir Para P.O: Veluerpara P.S: Sonatala 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	:	Most. Rawshonara Begum
(iii) Father's name	:	Md. Abdul Khalekh Sarker
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 90(Female), Member ID: 10574, Group No: 04 Member since: 01-10-2004(10Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(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.	:	01727-241430
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Rawshonara Begum joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

Proposed Nobin Udyokta Business Info

Business Name	:	RUHUL STORE
Location	:	Ranir Para, Veluarpara, Sonatala Bogra.
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 50,000/- (from existing business) 63% Required Investment BDT 30,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Oil, ata, Vushi, Minnaral Water, Cosmetics, Salt, etc.▪ Average gain on 20% sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is own.▪ Collects goods from Local Market.▪ Agreed grace period is 3 months.

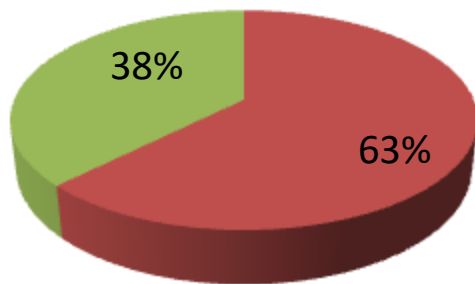
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Grocery items	1,530	45,900	550,800
Total variable Expense (B)	1,530	45,900	550,800
Contribution Margin (CM) [C=(A-B)]	270	8,100	97,200
Less. Fixed Expense			
Electricity Bill		250	3,000
Transportation		150	1,800
Salary (self)		5,000	60,000
Mobile Bill		100	1,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		2,600	31,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Oil	120	66	7,920			0	7,920
Atta	100	28	2,800	50	28	1,400	4,200
Bhushee	300	30	9,000	500	30	15,000	24,000
Soft drink	55	24	1,320			0	1,320
Biscuit	50	50	2,500	0	0	0	2,500
Cosmetics	1	10500	10,500	1	12000	12,000	22,500
Others	1	15960	15,960	1	1600	1,600	17,560
Security			0	0	0	0	0
Total	627	26658	50000	552	13658	30000	80000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 30,000
- Total 80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	2,400	72,000	864,000	907,200	952,560
Total Sales (A)	2,400	72,000	864,000	907,200	952,560
Less. Variable Expense					
Grocery items	2,040	61,200	734,400	771,120	809,676
Total variable Expense (B)	2,040	61,200	734,400	771,120	809,676
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600	136,080	142,884
Less. Fixed Expense					
Electricity Bill		250	3,000	3,000	3,000
Transportation		150	1,800	1,800	1,800
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		100	1,200	1,200	1,200
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,500	66,000	66,000	66,000
Net Profit (E) [C-D]		5,300	63,600	70,080	76,884
Investment Payback			12,000	12,000	12,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	63,600	70,080	76,884
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		51,600	109,680
	Total Cash Inflow	93,600	121,680	186,564
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	51,600	109,680	174,564

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience; 1Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

