

Proposed NU Business Name: **AROBI GENERAL STORE**



Project identification and prepared by: Md. Kazem Uddin,
Bashon Unit, Gazipur
Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ROMAN AHMED
Age	:	19-06-1987(30 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother and 4 Sisters
Address	:	Vill: Porabari P.O: Shalna, P.S: Joydevpur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	GOLNAHER BEGUM
(iii) Father's name	:	MD.SHAHADAT HOSSAIN
(iv) GB member's info	:	Branch: Kaultia, Centre # 25 (Female), Member ID: 2871/1, Group No: 03 Member since: 20-05-1998 (20Years) First loan: BDT 10,000 /- Last Loan : 310,000 Outstanding loan: 145,000
Further Information:		
(v) Who pays GB loan installment	:	Mather
(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	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937-092268
Family's Contact No.	:	01680-456842
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLNAHER BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying cow.

Proposed Nobin Udyokta Business Info

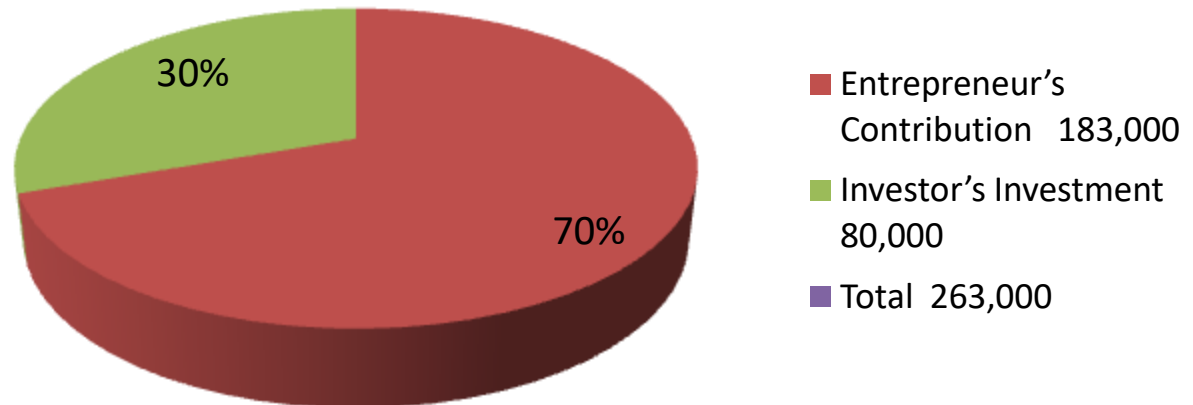
Business Name	:	AROBI GENERAL STORE
Location	:	Porabari, Shalna, Joydevpur, Gazipur.
Total Investment in BDT	:	BDT 2,63,000/-
Financing	:	Self BDT 1,83,000/- (from existing business) 70% Required Investment BDT 80,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	80,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Biscet, Rice,Soft drinks, Cosmetics,Oil,Rice-Pulses,Suger-Salt etc. ▪Average 12% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪The Shop Rent . ▪Collects goods from Joydebpur,Bazaar. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	4200	126000	1512000
	0	0	0
Total Sales (A)	4200	126000	1512000
Less Variable Expense			
Grocery	3696	110880	1330560
Total variable Expense (B)	3,696	110880	1330560
Contribution Margin (CM) [C=(A-B)]	504	15120	181440
Less Variable Expense			
Rent		2,000	24000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,900	94800
Net Profit (E)= [C-D]		7,220	86640

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Biscit	500	42	21,000				21,000
Soft drinks	30	600	18,000	10	630	6,300	24,300
Cosmetics,	1	31200	31,200	1	12,000	12,000	43,200
Oil	1	16800	16,800	1	16,800	16,800	33,600
Rice-Pulses	5	2500	12,500	10	2,500	25,000	37,500
Suger-Salt etc	1	3500	3,500	2	2,900	5,800	9,300
Milk	0	800	0	1	4,000	4,000	4,000
	0	750	0	0	900	0	0
Scurity	1	80000	80,000	0	0	0	80,000
Others	0	4700	0	1	10,100	10,100	10,100
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total	539	0	183,000	526	0	80000	263,000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	5500	165000	1980000	2079000	2182950
		0	0	0	0
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less Variable Expense			0		
Grocery	660	19800	237600	249480	261954
			0		
Total variable Expense (B)	660	19800	237600	249480	261954
Contribution Margin (CM) [C=(A-B)	660	19800	237600	249480	261954
Less Variable Expense			0		
Rent		2,000		0	0
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		8,300	75,600	76,700	77800
Net Profit (E)= [C-D]		11500	138000	172,780	184154
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	138000	172,780	184154
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106,000	246780
	Total Cash Inflow	218000	278780	430934
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	106,000	246780	398934

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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





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আরবী জেনারেল ষ্টোর

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শোভাবাড়ী মাজার







FAMILY PICTURE

