

## Proposed NU Business Name: **RONI STORE**



Project identification and prepared by: Md. Kajem uddin,  
Bashon Unit, Gazipur

Project verified by: Md Rofiqul Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>KAMRUZZAMAN RONI</b>
Age	:	25-01-1991 ( 24 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Uttar Salna P.O: Ipsa, P.S: Gazipur Sadar 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	:	<b>MOST. MALEKA PARVIN</b>
(iii) Father's name	:	<b>MD.MUNSUR ALI</b>
(iv) GB member's info	:	Branch: Kauldia Gazipur, Centre # 25(Female), Member ID: 2891, Group No: 05 Member since: 06-07-1995 (20 Years) First loan:5,000 taka.
Further Information:		Existing loan: BDT 2,50,000 Outstanding loan: BDT 1,64,250
(v) Who pays GB loan installment	:	Parents
(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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Parents' income (House Rent and Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-611063
Mother Contact No.	:	01721-841721
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Most. Maleka Parvin is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home development and Business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RONI STORE</b>
Location	:	At Entrepreneur own house
Total Investment in BDT	:	BDT 1,80,000
Financing	:	Self BDT 80,000 (from existing business) 44% Required Investment BDT 1,00,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Salt, Sugar, Biscuit, Chanachur, Soft drinks, Powder, Washing powder etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Salna bazaar, Chourasta, Gazipur.</li><li>▪Agreed grace period is 4 months.</li></ul>

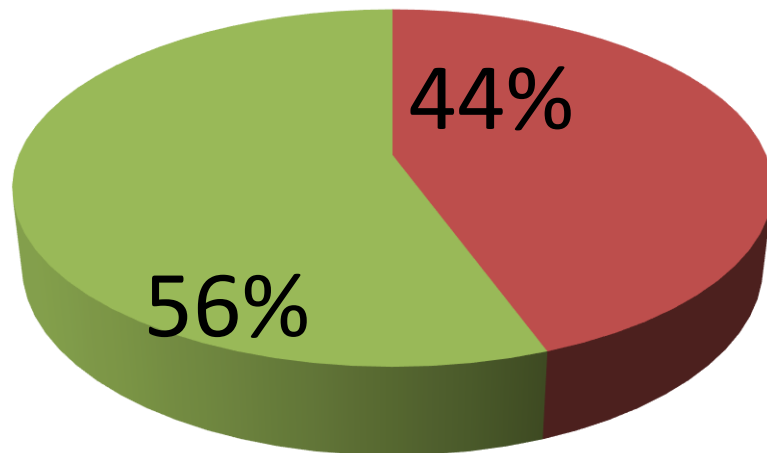
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour, Salt, Sugar, Biscuit, Chanachur, Soft drinks, Powder, Washing powder etc	2,400	72,000	864,000
<b>Total Sales (A)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour, Salt, Sugar, Biscuit, Chanachur, Soft drinks, Powder, Washing powder etc	2,040	61,200	734,400
<b>Total variable Expense (B)</b>	<b>2,040</b>	<b>61,200</b>	<b>734,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		400	4,800
Salary (self)		4,000	48,000
Entertainment		300	3,600
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Salt, Sugar,	32,000	50,000	82,000
Biscuit, Chanachur, Soft drinks, Powder, Washing powder etc	33,000	50,000	83,000
Fridge	15,000	-	15,000
<b>Total</b>	<b>80,000</b>	<b>1,00,000</b>	<b>1,80,000</b>

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 100,000
- Total 180,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Rice, Pulse, Flour, Salt, Sugar, Biscuit, Chanachur, Soft drinks, Powder, Washing powder etc	4,000	120,000	1,440,000	1,512,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>
<b>Less. Variable Expense</b>				
Rice, Pulse, Flour, Salt, Sugar, Biscuit, Chanachur, Soft drinks, Powder, Washing powder etc	3,400	102,000	1,224,000	1,285,200
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		300	3,600	3,600
Mobile bill & SMS Monitoring		300	3,600	4,000
Transportation		700	8,400	10,400
Salary (self)		4,000	48,000	48,000
Entertainment		400	4,800	4,800
Guard		100	1,200	1,500
<b>Non Cash Item</b>				
Depreciation		250	3,000	3,000
<b>Total Fixed Cost</b>		<b>6,050</b>	<b>72,600</b>	<b>75,300</b>
<b>Net Profit (E) [C-D)</b>		<b>11,950</b>	<b>143,400</b>	<b>151,500</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	143,400	151,500
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		86,400
	<b>Total Cash Inflow</b>	<b>296,400</b>	<b>240,900</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,400</b>	<b>180,900</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

**RC**  
cola

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**RC**  
cola

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Lemon-Lime Soda  
**Upper 10**

From the House of **MUN**

উঃ সালনা, গাজীপুর।























# FAMILY PICTURE

