

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



Project identification and prepared by: Md Kajem Uddin,  
Bason Unit, Gazipur,

Project verified by: MD Rafiqul Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MST RESMA AKTER</b>
Age	:	06-12-88( 27 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	2 Daughters 1 Sister
No. of siblings:	:	2 Sisters & 1 Brother
Address	:	Vill: Gazipura, P.O: Gazipur ,P.S: Gazipur , 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>TAHERA KHATUN</b>
(iii) Father's name	:	<b>MD HOSEN ALI</b>
(iv) GB member's info	:	Branch: Bason, Centre # 75(Female), Member ID: 10249, Group No: Member since: 02-03-2006 ( 08 Years) First loan: 4,000 taka.
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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 no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789304646
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TAHERA KHATUN** joined Grameen Bank since 08 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAJU STORE</b>
Location	:	Gazipura, Gazipur
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 150,000 (from existing business) 50 % Required Investment BDT 1,50,000 (as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Groceries items</li><li>▪Average 12% gain on Groceries,</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Joydebpur Bazaar</li><li>▪Agreed grace period is 4 months.</li></ul>

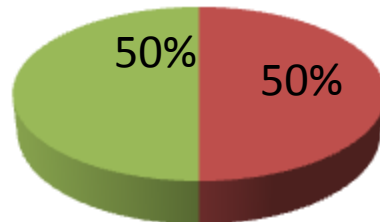
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Groceries, Electric items	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Groceries, Electric items	3520	105600	1267200
<b>Total variable Expense (B)</b>	3,520	105600	1267200
<b>Contribution Margin (CM) [C=(A-B)]</b>	480	14400	172800
<b>Less Variable Expense</b>			
Electricity bill		400	4800
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,300	75600
<b>Net Profit (E)= [C-D]</b>		8,100	97200

## Investment Breakdown

Particulars	Existing	Proposed	Total
Rice	20,000	50,000	70000
Pulse	6,200	10,000	16200
Sugar	3,250	5,300	8550
Soft drinks	6,300	12,700	19000
Grocaries	20,000	30,000	50000
Cosmetics	60,000	10,000	70000
Biscuit, chanachur etc	30,000	25,000	55000
Others	4,250	17,000	21250
	150,000	150,000	300000

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Groceries, Electric items	6200	186000	2232000	2343600	2460780
<b>Total Sales (A)</b>	6200	186000	2232000	2343600	2460780
<b>Less Variable Expense</b>					
Groceries, Electric items	5456	163680	1964160	2062368	2165486.4
<b>Total variable Expense (B)</b>	5,456	163680	1964160	2062368	2165486.4
<b>Contribution Margin (CM) [C=(A-B)]</b>	744	22320	267840	281232	295293.6
<b>Less Variable Expense</b>					
Electricity bill		400	4800	5000	5000
Transportation		300	3600	3800	3800
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Mobile bill		400	4800	5000	5000
<b>Total fixed cost (D)</b>		6,400	76,800	77,400	76200
<b>Net Profit (E)= [C-D]</b>		15920	191040	203,832	219093.6
Investment Payback			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	191,040	203,832	219093.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		131,040	274872
	<b>Total Cash Inflow</b>	341040	334872	493965.6
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	210,000	60000	
3	<b>Net Cash Surplus</b>	131,040	274872	433965.6

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
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



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# FAMILY PICTURE

