

A Nobin Udyokta Project

Razu Store



Project by : Razu

Identified by : Masum Mia

Verified By: Md. Mozahidul Islam

Laxmipur Unit
Anchal-2

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Razu
Age	:	25/03/1992 (25Years 11month)
Marital status	:	Unmarriage
Children	:	N/A
No. of siblings:	:	03 Brothers & 04 Sisters.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="text"/> Father <input type="text"/>
(ii) Mother's name	:	Halima Begum
(iii) Father's name	:	Abed Ullah
(iv) GB member's info	:	Member since:10/02/2006 Branch: Paler Hut, Centre no.2/M, Group: Loanee No.3802/1 First loan:5,000/- Existing loan: 30,000/- Outstanding: 25,040/-
Further Information:		
(v) Who pays GB loan installment	:	Nus Brothers
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Grocery Business
Trade License Number	:	96
Business Experiences	:	05 years
Other Own/Family Sources of Income	:	Two Brother Businessman.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01727976310
NU Project Source/Reference	:	GT Laxmipur Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2006. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in NU's family. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	<i>Razu Store</i>
Address/ Location	:	Paler Hut Bazar, Laxmipur Sadar, Laxmipur.
Total Investment in BDT	:	1,68,500/-
Financing	:	Self BDT : 1,18,500 (from existing business) - 70% Required Investment BDT : 50,000 (as equity) - 30%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 8,000
Proposed Business % of present gross profit margin	:	25%
Estimated % of proposed gross profit margin	:	25%
Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Item:</u> Present items: 65,500 Furniture: 3000 Advance: 50,000 Total 1,18,500	1,18,500		1,18,500
<u>Proposed Stock item:</u> 60,000		50,000	50,000
Total Capital	1,18,500	50,000	1,68,500

(*) Details present Stock & (*) Proposed Items mentioned in next slide**

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Cosmetics	10,000
Difference Kinds of Biscuit	5,000
Soft Drinks,	10,000
Tea pati, Pot Milk	2,500
Bakery Item	5,000
Ata, Moyda and Suji	10,000
Sugar Onion, Garlic,	8,000
Different Kinds Of Spice	8,000
Potatoes	5,000
Coal, Detergent powder	2,000
Total Present Stock	65,500

Proposed Stock items	
Product name with quantity	Amount
Sugar Onion, Garlic	10,000
Rice(10*2200)	22,000
Ata, Moyda,Oil	10,000
Cosmetics	8,000
Total Proposed Item	50,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from Sale [A]	2,500	75,000	9,00,000
Less: Cost of sales [B]	1875	56,250	6,75,000
Gross profit 25% (A-B) = [C]	625	18,750	2,25,000
Less: Operating Costs			
Electricity bill		250	3000
Mobile Bill		500	6,000
Shop Rent		1,000	12,000
Salary from Business		7,000	84,000
Others (Transport)		100	1200
Non Cash Item			
Depreciation(3000*10%)		25	300
Total Operating Cost (D)		8,875	1,06,500
Net Profit (C-D):(E)		9,875	1,18,500

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Sale [A]	2700	81,000	9,72,000	3,000	90,000	10,80,000
Less: Cost of sales [B]	2025	60,750	7,29,000	2,250	67,500	8,10,000
Gross profit 25% (A-B) = [C]	675	20,250	2,43,000	750	22,500	2,70,000
Less operating cost :						
Electricity bill		250	3000		250	3000
Shop Rent		1,000	12,000		1,000	12,000
Salary from Business		8,000	96,000		8,000	96,000
Mobile Bill (SMS and Reporting)		600	7200		700	8400
Others (Transport)		200	2400		300	3600
Non Cash Item						
Depreciation		25	300		25	300
Total Operating Cost [E]		10,075	1,20,900		10,275	1,23,300
Net Profit (D-E) = (F)		10,175	1,22,100		12,225	1,46,700
GT payback		30,000			30,000	
Retained Income:		86,100			1,10,700	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



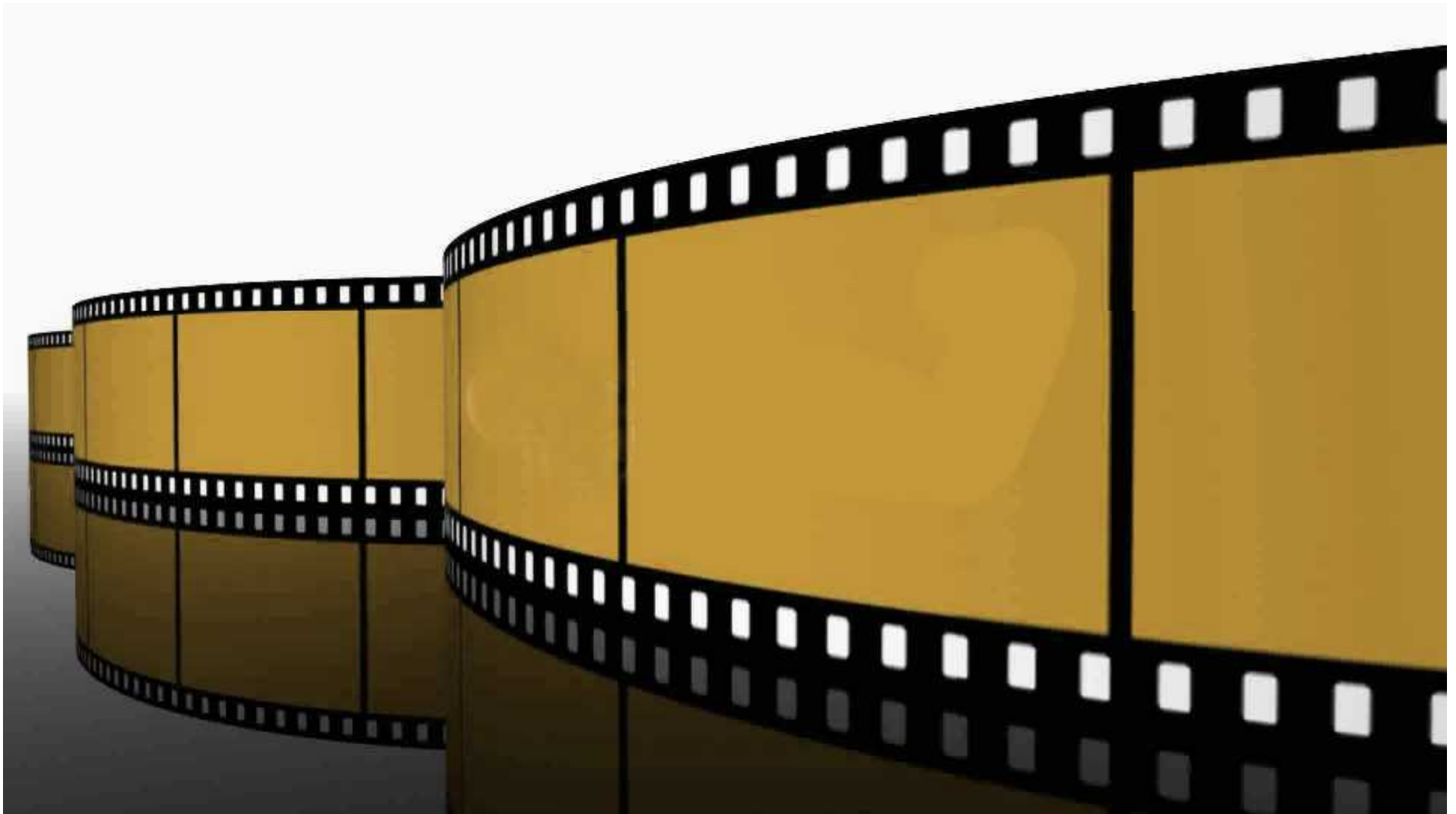
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit	1,22,100	1,46,700
1.3	Depreciation (Non Cash Item)	300	300
1.4	Opening Balance of Cash Surplus	0	86,400
	Total Cash Inflow	1,82,400	2,33,400
2.0	Cash Outflow		
2.1	Purchase of Cow	50,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back	30,000	30,000
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	86,400	1,97,400

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">■ Skilled & Experience■ Good Communication System.■ Good Networking■ No Credit Sale	<p>WEAKNESS</p> <ul style="list-style-type: none">■ Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">■ Expansion Of Business■ Increasing the profitability	<p>THREATS</p> <ul style="list-style-type: none">■ Theft

Photographs





















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

২নং দক্ষিণ হামছাদী ইউনিয়ন পরিষদ

উপজেলা: লক্ষ্মীপুর সদর, জেলা: লক্ষ্মীপুর

অর্থ বৎসর: ২০১৭-২০১৮



ট্রেড লাইসেন্স তারিখ: ০৮-০৩-২০১৮

প্রতিষ্ঠানের নাম : রাজু স্টোর

লাইসেন্সধারীর নাম : রাজু (জন্ম সনদ নম্বর: ১৯৯২৫১১৪৩৯০০২৪০৩১)

পিতা : আবেদ উল্যা

ঠিকানা : প্রঘত্রে-বরকন্দাজ বাড়ী,গ্রাম-হেতিমপুর, ওয়ার্ড-০৭, ডাকঘর-খিলবাইছা

ব্যবসার ধরণ : মুদি দোকান

ব্যবসার স্থান : পালের হাট বাজার

বৈধতার মেয়াদ : ০১-০৭-২০১৭ ইইতে ৩১-০৬-২০১৮ পর্যন্ত

ফি প্রদানের পরিমাণ : ২৩০/- (দুইশত ত্রিশ টাকা মাত্র) *** ফি ১০% ড্যাটসহ

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা রাজু স্টোর চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।





মীর শাহ আলম

সময়সূচী অনুযায়ী হট,দি

সময়সূচী অনুযায়ী হট,দি

সময়সূচী অনুযায়ী হট,দি



बायोपिप ब्याचक

अरुण अभिनव पागवरे

2019: 2020

नाम	अभिनव
पेठेकराचे मात	रोहास बुद्रो
गावा	रोहास

वर्ग		संख्या		वर्ग		संख्या	
पुरुष	महिला	पुरुष	महिला	पुरुष	महिला	पुरुष	महिला
100	100	100	100	100	100	100	100
200	200	200	200	200	200	200	200
300	300	300	300	300	300	300	300
400	400	400	400	400	400	400	400
500	500	500	500	500	500	500	500
600	600	600	600	600	600	600	600
700	700	700	700	700	700	700	700
800	800	800	800	800	800	800	800
900	900	900	900	900	900	900	900
1000	1000	1000	1000	1000	1000	1000	1000





Presented at
242nd Internal Design Lab
Regional-85
on March 22, 2018 at GT

