

Proposed NU Business Name: **MS RATAN KHELNA STORE**



Project identification and prepared by: Md. Shah Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RATAN SONAR
Age	:	1-2-1988 (28 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Sister 2 Brothers
Address	:	Vill: Kholas, P.O: Dupchachia, P.S: Dupchachia, 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	:	MST. KOHINUR BIBI
(iii) Father's name	:	MD. MOKHLESUR RAHMAN
(iv) GB member's info	:	Branch: Birkedar, kahalu; Centre # 28(Female), Member ID: 5704/2, Group No: 07 Member since: 25-2-2009 (05Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 8000, Outstanding loan: NIL
(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	:	20 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712916048
Mother's Contact No.	:	01725140836
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KOHINUR BIBI joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RATAN KHELNA STORE
Location	:	Mail bus stand
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 1,80,000/-(from existing business) 55% Required Investment BDT 150,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 24 ft= 432 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; toys etc.▪Average 16% gain on sale.▪The business is operating by entrepreneur. Existing 8 employees. After getting equity fund 4 employee will be appointed▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

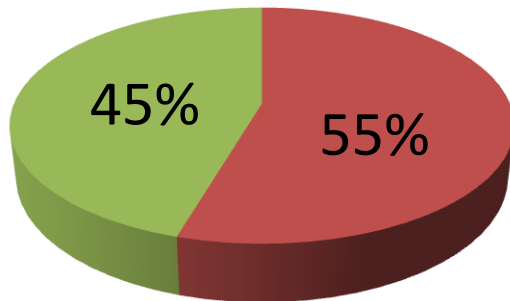
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Toys	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Toys	8,400	252,000	3,024,000
Total variable Expense (B)	8,400	252,000	3,024,000
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000
Less. Fixed Expense			
Rent		1,100	13,200
Electricity Bill		250	3,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Entertainment		350	4,200
Transportation		1,000	12,000
Salary (staff)		32,000	384,000
Total fixed Cost (D)		40,200	482,400
Net Profit (E) [C-D]		7,800	93,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lily Art Car	25,000	25,000	50,000
Bird Car	15,000	15,000	30,000
Army Aeroplane	20,000	15,000	35,000
Fan	25,000	20,000	45,000
Saddam Car	20,000	20,000	40,000
Iron Car	25,000	15,000	40,000
Torch Light	25,000	15,000	40,000
Watch Egg set etc	25,000	25,000	50,000
Total	180,000	150,000	330,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 150,000
- Total 330,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Toys	15,000	450,000	5,400,000	5,670,000
Total Sales (A)	15,000	450,000	5,400,000	5,670,000
Less. Variable Expense				
Toys	12,600	378,000	4,536,000	4,762,800
Total variable Expense (B)	12,600	378,000	4,536,000	4,762,800
Contribution Margin (CM) [C=(A-B)]	2,400	72,000	864,000	907,200
Less. Fixed Expense				
Rent		1,100	13,200	13,200
Electricity Bill		250	3,000	4,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Entertainment		350	4,200	5,000
Transportation		1,500	18,000	20,000
Salary (staff)		48,000	576,000	576,000
Total Fixed Cost		56,800	681,600	686,200
Net Profit (E) [C-D]		15,200	182,400	221,000
Investment Payback			90,000	90,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	182,400	221,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		92,400
	Total Cash Inflow	332,400	313,400
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)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	92,400	223,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:12
Experience & Skill : 20 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

Pictures













জনাব সুল

পোল্ট্রি ফিড
হোয়ার
FEED

পোল্ট্রি ফিড
পোল্ট্রি ফিড

পোল্ট্রি ফিড
হোয়ার
FEED

পোল্ট্রি ফিড
হোয়ার
FEED













FAMILY PICTURE

