

Proposed NU Business Name: **ROSMI STILL KING**



Project identification and prepared by: Md.Moshiur Rahman
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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SIMANTO RAY
Age	:	02-08-1989(27Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: soto sikar purP.O ;nimtala,P.S: sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SARNO RAY
(iii) Father's name	:	MOHAN RAY
(iv) GB member's info	:	Branch: Imamgonj, Centre #15 (Female), Member ID: 5106/1, Group No: 06 Member since: 20-02-1995 (10Years) First loan: BDT 3,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	06years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-570209
Family's Contact No.	:	01925-784236
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SARNO RAY joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ROSMI STILL KING
Location	:	Nimtala bazar,sirajdikhan.
Total Investment in BDT	:	BDT 296,000/-
Financing	:	Self BDT 236,000/- (from existing business)80 % Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; almirh,sukes,faile cabinet etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from aubdullapur.▪Agreed grace period is 3 months.

Existing Business (BDT)

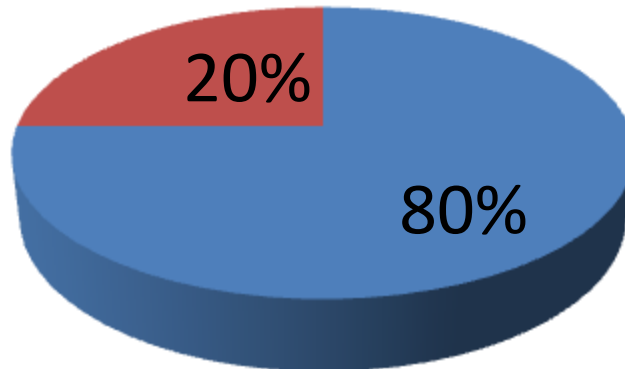
Particular	Daily	Monthly	Yearly
Revenue (sales)			
almirh,sukes,faile cabinet etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
almirh,sukes,faile cabinet etc.	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Entertainment		100	1,200
Mobile bill		300	3,600
Total fixed Cost (D)		18,800	225,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Almirh	05	15000	75000		01	15000	15000	90,000
Sukes	02	11000	22000		01	11000	11000	33,000
Cabinet	02	8000	16000		02	8000	16000	32,000
Rak	01	6000	6000		03	6000	18000	24,000
Wall sukes	03	18000	36000					36,000
Box	02	8000	16000					16,000
duli	03	5000	15000					15,000
security			50000					50,000
Total			236,000				60,000	296,000

Source of Finance

■ Entrepreneur's contibution 236,000
 ■ Investor's Investment 60,000
 ■ Total 296,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
almirh,sukes,faile cabinet etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
almirh,sukes,faile cabinet etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		400	4,800	5,040	5,292
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		10,000	120,000	120,000	120,000
Entertainment		100	1,200	1,260	1,323
Mobaile bill		300	3,600	3,780	3,969
Total Fixed Cost		18,800	225,600	226,680	227,814
Net Profit (E) [C-D]		11,200	134,400	151,320	169,086
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	134,400	151,320	169,086
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		110,400	237,720
	Total Cash Inflow	194,400	261,720	406,806
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	110,400	237,720	382,806

SWOT ANALYSIS

STRENGTH

Employment: 02 Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Own Business :06
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

প্রোপাইটরঃ সিদ্ধার্থ রায় (সীমান্ত)

রশ্মী স্টীল কিং

এখানে উন্নতমানের স্টীলের আলমারী, সুকেস, ওয়ারড্রপ, ফাইল
কেবিনেট ইত্যাদি তৈরী করা হয় ও পুন ছিট বিক্রয় করা হয়
এবং পুরাতন আলমারী রং করা হয়।

স্ট্যান্ড, সিরাজদিখান, মুন্সীগঞ্জ। মোবাঃ ০১৯২১৫৭০২০৯, ০১৭৪০২৭৫৮৭৫



প্রোপাইটরঃ সিদ্ধার্থ রায় (সীমান্ত)

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FAMILY PICTURE

