

## Proposed NU Business Name: **RONE STIL HOUSE**



Project identification and prepared by: Md. NASIR KHAN  
Donbari tangail  
Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>KAZI ABDUR RAHIM</b>
Age	:	01-01-1985(33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 daughter,01son
No. of siblings:	:	03 Brothers ,01 Sister
Address	:	Vill: Kishamat P.O:Donbari P.S:Donbari Dist: tangail.
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: Ruly Begum</b>
(iii) Father's name	:	<b>Kazi Abdul Mutaleb</b>
(iv) GB member's info	:	Branch: Chalash Modhupur, Centre # 68 (Female), Member ID: 10048, Group No: 13 Member since: 2000-raning(017Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 30000 Outstanding loan: 18640
(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	:	16 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Plough Fish
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-571688
Family's Contact No.	:	01721-641741
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST RULY BEGUM** Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RONE STIL HOUSE</b>
Location	:	Dhanbari Maine Road, Donbari,Tangail.
Total Investment in BDT	:	BDT 206500
Financing	:	Self BDT 146500 (from existing business) 71% Required Investment BDT 60,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft x 20 ft= 500 Square ft
Security of the shop	:	130,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like almirah.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

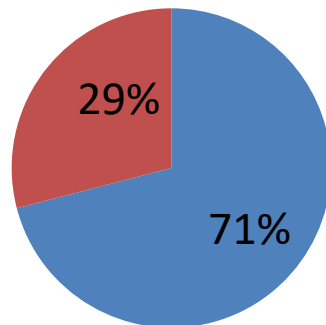
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Almirah	6,000	180,000	2160000
<b>Total Sales (A)</b>	6,000	180,000	2160000
<b>Less. Variable Expense</b>			
Almirah	4,800	144,000	1728000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	4,800	144,000	1728000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,200	36,000	432000
<b>Less. Fixed Expense</b>			
Rent		3000	36,000
Electricity bill		1200	14,400
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		10000	120,000
Entertainment		500	6,000
Guard		200	2,400
Genaretor		200	2,400
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>21,400</b>	<b>256,800</b>
<b>Net Profit (E) [C-D]</b>		<b>14,600</b>	<b>175,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Almirah	6	18000	108,000	2	18000	36,000	144,000
sheet	150	90	13,500	100	90	9000	22,500
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
other	0	0	0	1	15000	15000	15,000
Security			25,000	0	0	0	25,000
<b>Total</b>			<b>146,500</b>	0		<b>60,000</b>	<b>206,500</b>

## Source of Finance



■ Entrepreneur Investment 146500

■ Investor Investment 60000

■ Total Investment 206500



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	
<b>Revenue (sales)</b>					
chal,vushi,atta,moyda,chini etc.	6,500	195,000	2,340,000	2,457,000	
<b>Total Sales (A)</b>	6,500	195,000	2,340,000	2,457,000	
<b>Less. Variable Expense</b>					
chal,vushi,atta,moyda,chini etc.	5,200	156,000	1,872,000	1,965,600	
<b>Total variable Expense(B)</b>	5,200	156,000	1,872,000	1,965,600	
<b>Contribution Margin (CM) [C=(A-B)]</b>	1300	39,000	468,000	491,400	
<b>Less. Fixed Expense</b>					
Rent		3000	36,000	36,000	
Electricity bill		1200	14,400	14,500	
Transportation		1000	12,000	12,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		10000	120,000	0	
Entertainment		500	6,000	6,300	
Guard		200	2400	2400	
Genaretor		200	2,400	2,400	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>21,400</b>	<b>256,800</b>	<b>138,200</b>	
<b>Net Profit (E) [C-D]</b>		<b>17,600</b>	<b>211,200</b>	<b>353,200</b>	
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</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	60,000	
1.2	Net Profit	211,200	353,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		175,200
	<b>Total Cash Inflow</b>	<b>271,200</b>	<b>528,400</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>175,200</b>	<b>492,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 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



# গ্রামীণ শক্তি সামাজিক

## প্রস্তাবিত নবীন উদ্যোক্তা প্রব

কন্ডের নাম: বানি স্টীল হাউস

উনিটের নাম: ধনবাড়ী, টাংসাইল

প্রকল্প প্রস্তাব গ্রহণে

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: ~~কাজী~~ কাজী আব্দুর রহিম

বয়স: ৩৬ বছর

জন্ম তারিখ: ১/১/১৯৮৫

জাতীয়

শিক্ষাগত যোগ্যতা: S.S.C

সাময়িক অবস্থা: বিবাহিত

১৯৮৫ ১/১/৮৫













# FAMILY PICTURE

