

Proposed NU Business Name: **RONY STORE**



Project identification and prepared by: MD. RABIUL ISLAM
Godagari Unit , Rajshahi

Project verified by: MD.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RONY PARVEJ
Age	:	18/03/1984(33Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Vatupara,P.O:Vatupara,P.S: Godagari, Dist: Rajshahi
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. SAIFATUN ARA
(iii) Father's name	:	MD. NOWSHAD ALI
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #32(Female), Member ID:2916 , Group No:06 Member since:10/05/2004 First loan: BDT -3000
Further Information:		Existing Loan: BDT 3000, Outstanding loan:1218
(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	:	10years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01748168500
Father's Contact No.	:	01737506802
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAIFATUN ARA joined Grameen Bank since 13 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

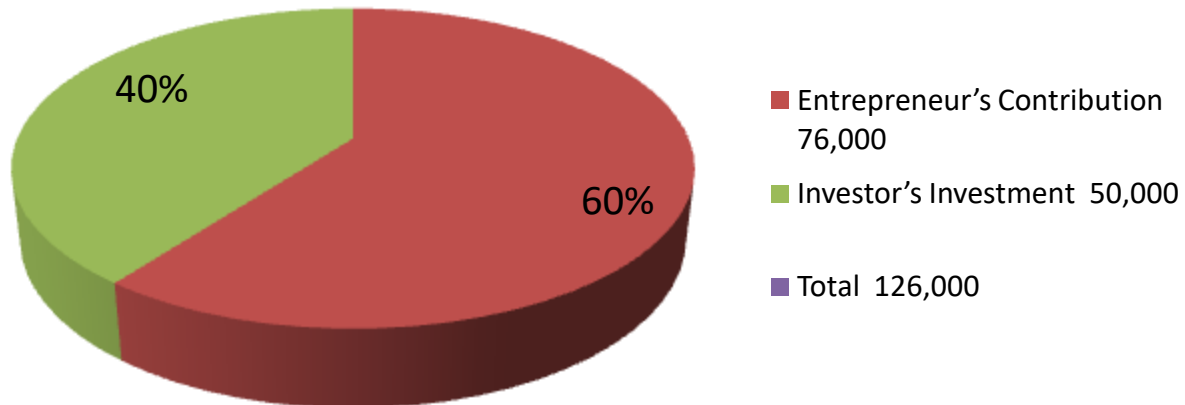
Business Name	:	RONY STORE
Location	:	Vatupara, Vatupara,Godagari, Rajshahi
Total Investment in BDT	:	BDT 126000/-
Financing	:	Self BDT 76000/-(from existing business) 60% Required Investment BDT 50,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 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; Rice,Sugar,Potatoo, Salt, Cold drinks, Cosmetices etc. ▪The business is operating by entrepreneur. Existing no employees. ▪Average gain ▪The farm is owned. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice,Sugar,Potatoo, Salt, Cold drinks, Cosmetics etc	8000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less. Variable Expense			
Rice,Sugar,Potatoo, Salt, Cold drinks, Cosmetics etc	7000	210000	2520000
Total Variable Expense (B)	7000	210000	2520000
Contribution Margin(CM) [C=(A-B)]	1000	30000	360000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3600
Mobile Bill		600	7200
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		200	2400
Food/other		200	2400
Medicine		0	0
Bank Charge/gurd		200	2400
Total Fixed Cost (D)		6500	78000
Net Profit (E) [C-D]		23500	282000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Rice	15000	24000	39000
Sugar	7500	5000	12500
Potatoo	1150	0	1150
Salt	3300	0	3300
Cold drinks	15000	0	15000
Dal	6750	4500	11250
Flour	4500	4500	9000
Cosmetices	5000	5000	10000
Biscuits Item	8000	2000	10000
Oil Item	10000	5000	15000
Total	76000	50000	126000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Rice,Sugar,Potatoo, Salt, Cold drinks, Cosmetics etc	12000	360000	4320000	4536000	4762800
Total Sales (A)	12000	360000	4320000	4536000	4762800
Less. Variable Expense					
Rice,Sugar,Potatoo, Salt, Cold drinks, Cosmetics etc	10600	318000	3816000	4006800	4207140
Total Variable Expense (B)	10600	318000	3816000	4006800	4207140
Contribution Margin (CM) [C=(A-B)	1400	42000	504000	529200	555660
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3600	3900	4200
Mobile Bill		600	7200	7500	7800
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		200	2400	2700	3000
Food		200	2400	2400	2400
Medicine		0	0	0	0
Bank Charge		200	2400	2400	2400
Total Fixed Cost (D)		6500	78000	78900	79800
Net Profit (E) [C-D]		35500	426000	450300	475860
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	426000	450300	475860
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		406000	836300
	Total Cash Inflow	476000	856300	1312160
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	406000	836300	1292160

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Vatupara,
Vatupara,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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রনি হোর
পাহাড়পুর, গোয়াপাড়া, রামপুরী

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বিকাশ
করুন



FAMILY PICTURE

