

## Proposed NU Business Name: **RUHUL AMIN STORE**



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Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD. RUHUL AMIN</b>
Age	:	20-08-1994(23 Years)
Education, till to date	:	Class: HSC
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	01 Brother
Address	:	Vill: Kalaikuri, P.O: Kalaikuri, Thana: Adomdighi, 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	:	<b>MST. BEAUTI</b>
(iii) Father's name	:	<b>MD. ABDUL GOFUR</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 20/ (Female), Member ID: 1055, Group No: 01 Member since: 02-03-2007 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 70,000, Outstanding loan: BDT: 65,380
(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	:	07 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-511040
Mother's Contact No.	:	01866-011932
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BEAUTI** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RUHUL AMIN STORE</b>
Location	:	Kalaikuri, Adomdighi, Bogra
Total Investment in BDT	:	BDT 256,000/-
Financing	:	Self BDT 206,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Oil, salt,suger,biskuts, potetto, etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

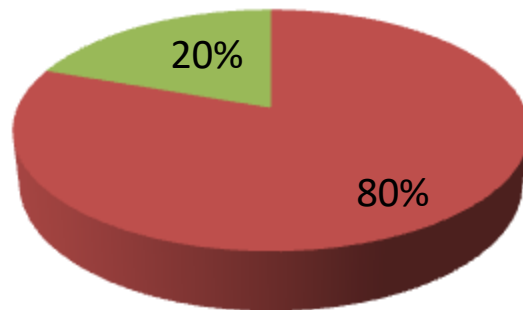
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	5,000	150000	1800000
<b>Total Sales (A)</b>	5,000	150000	1800000
<b>Less Variable Expense</b>			
	4500	135000	1620000
<b>Total variable Expense (B)</b>	4,500	135000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,300	75600
<b>Net Profit (E)= [C-D]</b>		8,700	104400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soyabin oil	4 Dram	16,000	64,000				64,000
Sorisar oil	50 K.g	100	5,000	100	100	10,000	15,000
Salt	5 Bag	1,000	5,000	20	1,000	20,000	25,000
Suger	6 Bag	3,000	18,000				18,000
Chanachur	40 K.g	100	4,000				4,000
Parched rice	4 Bag	5,000	20,000				20,000
Others			90,000			20,000	110,000
Total			206,000			50,000	256,000

## Source of Finance



■ Entrepreneur's Contribution 206,000

■ Investor's Investment 50,000

■ Total 256,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	6,000	180000	2160000	2268000	2381400
<b>Total Sales (A)</b>	6,000	180000	2160000	2268000	2381400
<b>Less Variable Expense</b>				0	0
	5,400	162000	1944000	2041200	2143260
<b>Total variable Expense (B)</b>	5,400	162000	1944000	2041200	2143260
<b>Contribution Margin (CM)</b> <b>[C=(A-B)</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>				0	0
Rent		0	0	0	0
Electricity bill		500	6000	6300	6615
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		6,500	78000	81900	85995
<b>Net Profit (E)= [C-D]</b>		11,500	138000	144900	152145
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	138000	144900	152145
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118,000	242,900
	<b>Total Cash Inflow</b>	188,000	262,900	395,045
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20000	20,000
3	<b>Net Cash Surplus</b>	118,000	242900	375045

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kalaikuri, Adomdighi, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

