

Proposed NU Business Name: **ROKOMARI STORE**



Project identification and prepared by: Aman ulla,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NASIR UDDIN
Age	:	01-01-1988(30 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Asrafpur, P.O: Baykarbazar P.S: Dagonvuiyan, Dist: Feni

Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MIRUN NESSA
(iii) Father's name	:	MAHMUDUL HOUQE
(iv) GB member's info	:	Branch:Joyloskor,Dagonbhuyain, Centre # 05(Female), Member ID: 1327, Group No: 02 Member since: 2004 to 2012 (08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan:
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	12 years experience in running business. 12 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812123456
Family's Contact No.	:	01837222888
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

FAMILY PICTURE joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

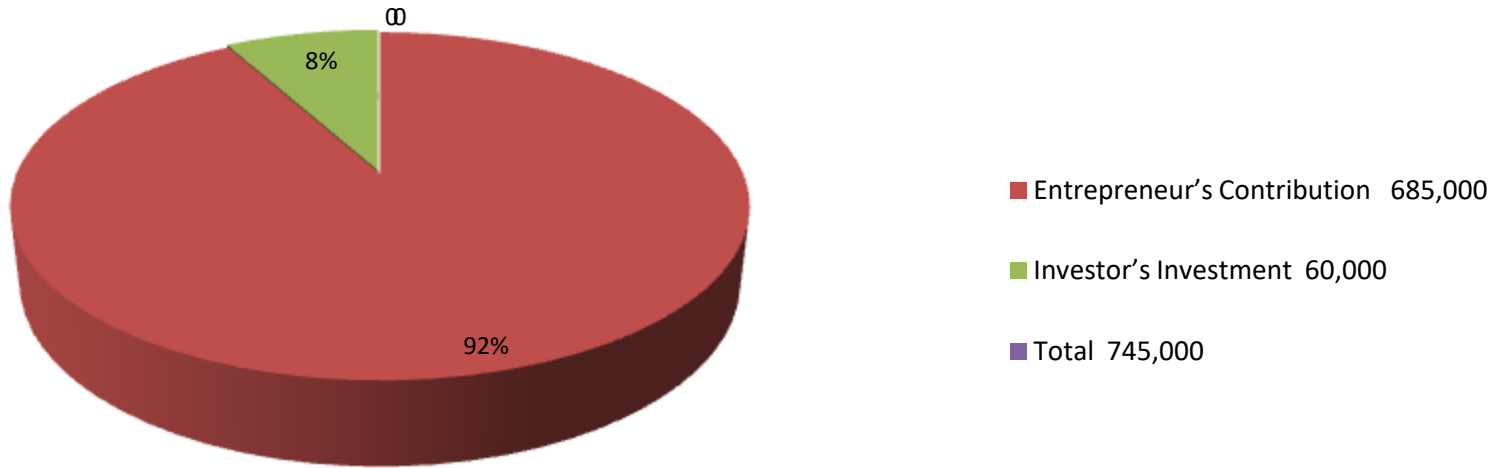
Proposed Nobin Udyokta Business Info

Business Name	:	ROKOMARI STORE
Location	:	Masjid road, Baykarbazar,dagonvuiyan, feni
Total Investment in BDT	:	BDT 745,000/-
Financing	:	Self BDT 685,000/-(from existing business) 92% Required Investment BDT 60000/-(as equity) 8%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Coldrink,water,Chipes,Biscute, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from dagonvuiyan.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Coldrink,water,Chipes,Biscute	3,500	105000	1260000
Total sales (A)	3,500	105000	1260000
Less Variable Exp.			
Coldrink,water,Chipes,Biscute	2800	84000	1008000
Total Variable exp. (B)	2800	84000	1008000
Contribution Margin CM [C= (A-B)	700	21000	252000
less fixed exp.			
Rent		3000	36000
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		100	1200
Generator		100	1200
Mobile bill		500	6000
total fixed cost (D)		11000	132000
Nit profit		10000	120000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetices	0	0	50000	0	0	30000	80000
Sope	0	0	20000	0	0	0	20000
Oil	0	0	50000	0	0	20000	70000
Water	0	0	50000	0	0	0	50000
Others	0	0	15000	0	0	10000	25000
Security	0	0	500000	0	0	0	500000
Total			685000			60000	745000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Coldrink,water,Chipes,Biscute	4700	141000	1692000	1776600	1865430
Total Sales (A)	4700	141000	1692000	1776600	1865430
less variable Expenses					
Coldrink,water,Chipes,Biscute	3760	112800	1353600	1421280	1492344
Total variable Expenses (B)	3760	112800	1353600	1421280	1492344
Contribution Margin (CM)= (A-B)	940	28200	338400	355320	373086
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18600
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobile bill		700	8400	8600	8800
Total Fixed Cost		17200	206400	216720	227556
Net Profit (E) (C-D)		11000	132000	138600	145530
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	132000	138600	145530
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108,000	222,600
	Total Cash Inflow	192,000	246,600	368,130
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)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	108,000	222,600	344,130

SWOT ANALYSIS

STRENGTH

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









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নিউট্রিশন হাইজিন কর্নার

KKA
Puri





भ्रान्तक

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জিরা পানি
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VISION

Buxus
Aftershave

FAMILY PICTURE

