Proposed NU Business Name: RONI STORE



Project identification and prepared by: Md. Kajem uddin, Bashon Unit, Gazipur Project verified by: Md Rofiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	KAMRUZZAMAN RONI			
Age	:	25-01-1991 (24 Years)			
Education, till to date	:	Class Nine			
Marital status	:	Married			
Children	:	1 Son			
No. of siblings:	:	2 Brothers			
Address	:	Vill: Uttar Salna P.O: Ipsa, P.S: Gazipur Sadar Dist: Gazipur			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MOST. MALEKA PARVIN MD.MUNSUR ALI Branch: Kauldia Gazipur, Centre # 25(Female), Member ID: 2891, Group No: 05 Member since: 06-07-1995 <i>(20 Years)</i> First Ioan:5,000 taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 2,50,000 Outstanding loan: BDT 1,64,250 Parents No No 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	:	Ten years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Parents' income (House Rent and Business)
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01832-611063
Mother Contact No.	-	01721-841721
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Maleka Parvin is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home development and Business.

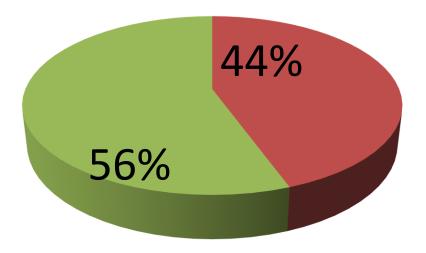
Proposed Nobin Udyokta Business Info				
Business Name	:	RONI STORE		
Location	:	At Entrepreneur own house		
Total Investment in BDT	:	BDT 1,80,000		
Financing	:	Self BDT 80,000 (from existing business) 44% Required Investment BDT 1,00,000 (as equity) 56%		
Present salary/drawings from business (estimates)	•	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Implementation	•	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Salt, Sugar, Biscuit, Chanachur, Soft drinks, Powder, Washing powder etc. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. Collects goods from Salna bazaar, Chourasta, Gazipur. Agreed grace period is 4 months. 		

Existing Business (BDT)

Deutieslan			Maaalaa
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Salt, Sugar, Biscuit, Chanachur,			
Soft drinks, Powder, Washing powder etc	2,400	72,000	864,000
Total Sales (A)	2,400	72,000	864,000
Less. Variable Expense			
Rice, Pulse, Flour, Salt, Sugar, Biscuit, Chanachur,			
Soft drinks, Powder, Washing powder etc	2,040	61,200	734,400
Total variable Expense (B)	2,040	61,200	734,400
Contribution Margin (CM) [C=(A-B)	360	10,800	129,600
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		400	4,800
Salary (self)		4,000	48,000
Entertainment		300	3,600
Guard		100	1,200
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D)		5,400	64,800

Investment Breakdown					
Particulars	Existing	Propose d	Proposed Total		
Rice, Pulse, Flour, Salt, Sugar,	32,000	50,000	82,000		
Biscuit, Chanachur, Soft drinks, Powder, Washing powder etc	33,000	50,000	83,000		
Fridge	15,000	-	15,000		
Total	80,000	1,00,000	1,80,000		

Source of Finance



Entrepreneur's Contribution 80,000
Investor's Investment 100,000
Total 180,000

Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, Pulse, Flour, Salt, Sugar, Biscuit,				
Chanachur, Soft drinks, Powder, Washing				
powder etc	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Rice, Pulse, Flour, Salt, Sugar, Biscuit,				
Chanachur, Soft drinks, Powder, Washing				
powder etc	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800
Less. Fixed Expense				
Electricity Bill		300	3,600	3,600
Mobile bill & SMS Monitoring		300	3,600	4,000
Transportation		700	8,400	10,400
Salary (self)		4,000	48,000	48,000
Entertainment		400	4,800	4,800
Guard		100	1,200	1,500
Non Cash Item				
Depreciation		250	3,000	3,000
Total Fixed Cost		6,050	72,600	75,300
Net Profit (E) [C-D)		11,950	143,400	151,500
Investment Payback			60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	143,400	151,500
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		86,400
	Total Cash Inflow	296,400	240,900
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership		
2.3	Tr. Fee)	60,000	60,000
	Total Cash Outflow	210,000	60,000
3	Net Cash Surplus	86,400	180,900



Strength

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

WEAKNESS

Lack of Capital/Investment

O_{PPORTUNITIES}

Huge demand in the community Location of shop; Regular customers;

THREATS

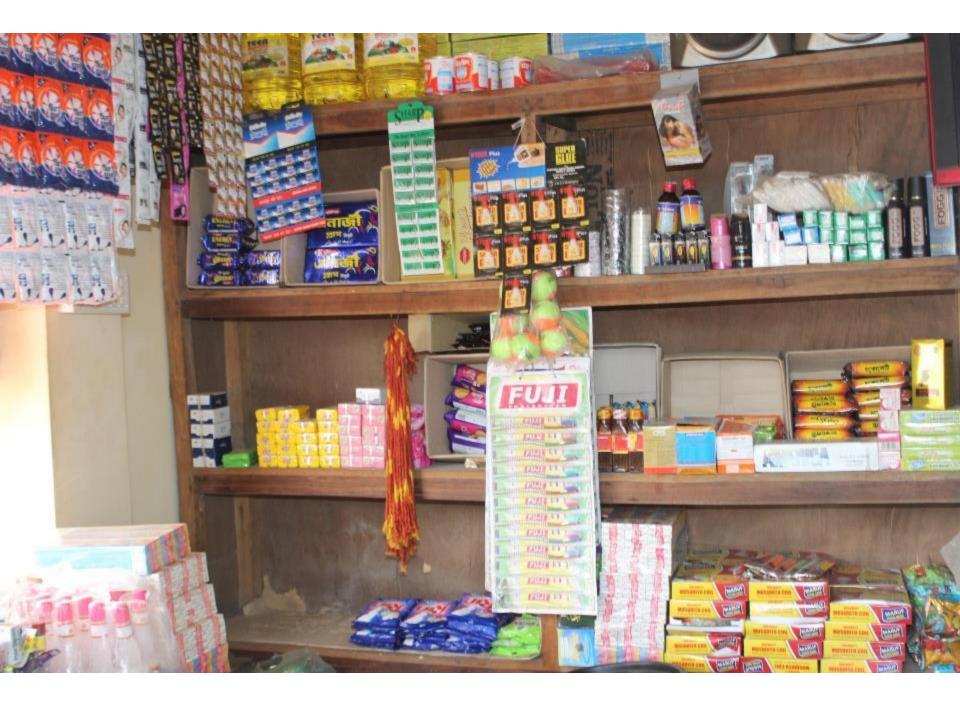
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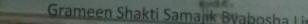












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Assessed by

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FAMILY PICTURE

