### Proposed NU Business Name: ROHIM ALUMUNIUM STORE



Project identification and prepared by: Sahab Uddin Mohonpur Unit,Rajshahi Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta					
Name	:	Md Abdur Rohim			
Age	:	03-01-1988 (28 <i>Years</i> )			
Education, till to date	:	Dakhil			
Marital status	:	Married			
Children	:	1 Son 1 Daughter			
No. of siblings:	:	2 Brothers			
Address		Vill: Keshar, P.O:Keshar Hat, , P.S:Mohonpur, Dist: Rajshahi			
Parent's and GB related Info					
(i) Who is GB member	:	Mother Father ——			
(ii) Mother's name	:	MST CHOBI BIBI			
(iii) Father's name	:	MD LOKMAN ALI			
(iv) GB member's info	:	Branch: , Centre # 97 (Female),			
		Member ID: 3476 ,Group No:04			
		Member since: 22-02-2008 (15 Years)			
		First loan: 3,000 taka.			
Further Information:		Existing Loan: BDT 32,000 Outstanding loan: BDT 18,535			
(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	:	10 years.
Training Info	:	He has 10 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727977033
Mother's Contact No.	:	01966137278
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Mohonpurj Unit, Rajshahi

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST CHOBI BIBI** joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture & house development.

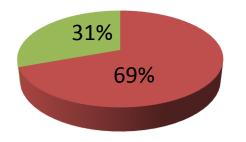
Proposed Nobin Udyokta Business Info				
Business Name	:	RAHIM ALUMUNIUM STORE		
Location	:	Kesharhat baazar, Kesharhat, Mohonpur, Rajshahi		
Total Investment in BDT	:	BDT 4,90,000		
Financing	:	Self BDT 3,40,000 (from existing business) 69% Required Investment BDT 1,50,000 (as equity) 31%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	32 ft x 22 ft= 704 square ft		
Security of the shop	:	BDT 2,50,000		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods Like Plastic, Steel &amp; Alumunium items .</li> <li>Average 10% gain on sales</li> <li>The business is operating by entrepreneur. Existing 1 employee.</li> <li>Two will be appointed after getting the equity money.</li> <li>The shop is rented.</li> <li>Collects goods from Dhaka Chakbajar, Midfort, Rajshahi</li> <li>Agreed grace period is 3 months.</li> </ul>		

## **Existing Business (BDT)**

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Plastic,Steel & Alumunium items	9000	270000	3240000
Total Sales (A)	9000	270000	3240000
Less Variable Expense			
Plastic,Steel & Alumunium items	8100	243000	2916000
Total variable Expense (B)	8,100	243000	2916000
Contribution Margin (CM) [C=(A-B)	900	27000	324000
Less Variable Expense			
Rent		6,600	79200
Electricity bill		450	5400
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		5000	
Entertainment		300	3600
Guard		50	600
Mobile bill		300	3600
Total fixed cost (D)		19,200	230400
Net Profit (E)= [C-D]		7,800	93600

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Plastic Item	180,000		180000		
Melamain	80,000		80000		
Castin Item	40,000	30,000	70000		
Steel plate, Glass, Bowl, Etc	40,000	20,000	60000		
Aluminiam Item		100,000	100000		
	340,000	1,50,000	390000		

### **Source of Finance**



- Entrepreneur's Contribution 340,000
- Investor's Investment 150,000
- Total 490,000

Financial Projection (BDT)						
Paticular	Daily	Monthly	Year1	Year 2	Year 3	
Revenue(Sales)						
Plastic,Steel & Alumunium items	13500	405000	4860000	5103000	5358150	
Total Sales (A)	13500	405000	4860000	5103000	5358150	
Less Variable Expense						
Plastic,Steel & Alumunium items	12150	364500	4374000	4592700	4822335	
Total variable Expense (B)	12,150	364500	4374000	4592700	4822335	
Contribution Margin (CM) [C=(A-B)	1,350	40500	486000	510300	535815	
Less Variable Expense						
Rent		6,600	79,200	79,200	79200	
Electricity bill		500	6000	6200	6400	
Transportation		1,700	20400	20,700	21000	
Salary (Self)		5000	60000	60000	60000	
Salary(Staff)		11000	132000	132000	132000	
Entertainment		300	3600	3600	3600	
Guard		50	600	600	600	
Mobile bill		350	4200	4300	4400	
Total fixed cost (D)		25,500	306000	306,600	306600	
Net Profit (E)= [C-D]		15000	180000	203,700	229215	
Investment Payback			60,000	60,000	60,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	180,000	203,700	229215
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		120,000	263700
	Total Cash Inflow	330000	323700	492915
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	
3	Net Cash Surplus	120,000	263700	432915

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 16 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

Theft

Fire

Political unrest

# Pictures















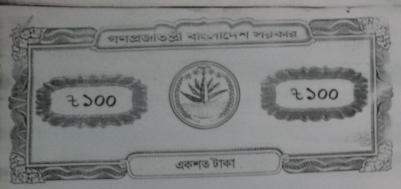






BM 2 M ms eroply me विभाग निर्मा 20/2/33 20099012 P12-1011211 2015 22 25 MODE 120 Mas रका निवार (भागार माराम , १८) - 3F0 8298 GH BA (6 424) 300/2 4/2/6 AM 90T 200184 2984601 7261 348 如如 37/3/32 , double Time 83982 20 2628/1) the ment 100/ 29 Car = Glock

3062 OV, MY 287 17 51 8 म Syllold two al ship sur 3129/2 Ma 391213 29213, 2012/3 206/04/5 8/4 8/4 8/5 3/10 C 8/24 21 41 (6 4) 2 100/-32 8 41 8 412 (0 3880) -32 8 4 1 8 412 (0 3880) -32 8 4 1 8 412 (0 3880) -31 41 (6 4) 412 (1 3880) -32 8 4 1 8 412 (0 3880) -31 41 (6 4) 412 (1 3880) -31 41 (6 4) 41 non 901579 6942 51000: 126696 22 26 80 2 24 March 40 410 8 80001-1. mo pan-120,3802 EAL 37480H-4124 180 20012 Coltplay 25 1668032 9336 Sto-112 (400 - 30/2 न्त्री विका 900 CAM = 88 2) 1 2752801 auto lothe 2 405 W 340 Pade A5/11/27 1 (6) 62/2-43/4 2: 10 301200 र की गानिक राजिए हैं। पित्र के निकार कि 456 2mm I 8/100/2 3/04 4/08 2011 - dodd ap 56 5 mg & L = 24660 1 248, 900 (BM)



P003698

### দোকান ঘর ভাড়ার চুক্তি পত্র

২য় পদ 32 PW द्याः शांककृत स्थान स्कृत ১। মোঃ আদুর রহিম नि बार पुत्र प्रकिश्चन है समाध লিতা মোঃ লোকমান আলী গ্রামা কেশর, পোঃ কেশরহাট উপজেলাঃ মোহনপুর, জেলাঃ রাজণারী। शंन्य (संस्कृत, दक्ष्य सक्यारी ।

প্ৰয় কক্ষণামত আপ্তাৰত নামে চক্ত কৰণাম আমি ১ম শক্ষ মোচ মাজিকুৰ ব্যামন বকুল প্ৰতিজ্ঞা পূৰ্বক ঘোষনা কৰিবছাছি যে, বাজপাৰী জেলার অন্তৰ্গত মোহনপুর উপচেলাটান ক্ষেত্ৰটো পৌৰসভাৰ অন্তৰ্গত কেশৰমূটো আমাৰ একটি দোকান যাহা কেশৰহাট সাহেক লটি পটিতে অবস্থিত আমাৰ পাবা গোৱান ঘৰ উপাৰে টিনেৰ ছাউনি, যাৰ দৈয়া ৩২ কিট প্ৰস্থ ২২ কিট এবং যাতৰ সামনে বাৰা উত্তৰে খালেকৰ লোকন দক্ষিনে বাস্থু হোটোৰ এবং পণিত ন্দ্ৰী। উক্ত দোৰান ঘাটী আমাৰ সামেত্ৰিক নানা প্ৰকাষ সম্ভাৱনত ভাড়া দেয়া যৌথিক সহতত দিলে আপনি প্ৰহীয়া সংবৰ্জ ২,৫০,০০০/নান । ১৮ water grace) Diet und

山东	কে	ণরহাট	পৌরসভা	8
2000	1055क्षाना	বানিজ্ঞা ও পেখা	*(1)	
11 1000		control ma	econ new o con mecon as	-
-	meter men o	6 an .	नामकाना नाम	2000
1	रेता रिका अस्ति	神》作	DUNK SOUTH THE STATE OF THE STA	-
000	anale and	क्षाक्ष्यक्ष	actual (asu	- DESCRIPTION
11		लम निकृतिका प्राचा		ä
estore)				18
I TONE	200 /	reces la	74.	10
Fig. 12 NA	700 / .	ার্ডাদ ভাই	es ten /	1 2
Misse	State /		Des	1 8
	Marin Same			8
1 P 00 20	the John and	HEAT CHECK		3
78 am	ON HE THERE	0391	The same and the same	-
50			Section for any seen state 1	-
10		(5:4	524	1
ER .	-ef-	attens of such	经 经保险	-1
F (199)		cerent charge	মেয়ৰ / মৰ্চিৰ কেশবৰটো পৌৱনপ্ৰা	
S CHICAGO	পূৰ, বাজপাহা	মেনে গুংরজগুরী	(सदर पुत्र,शकराई)	
I STORES				



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bengi NATIONAL GLOAD / WINTE HESE HE



नाय: त्याः याः द्वित Name: Md. Abdur Rohm. first outcomes with মাতা: মোহাঃ ছবি বিবি

Date of Beth 33 Jan 1788 ID NO: 7018895759984

at will remark more were wife will exceed ofte secames were your featly cut aform our pure any urgon on the BANK HANNE (AME, MONTE: COMERTS, BACKETS CATERYS. com mwell-seaso i

givengram

प्रधानकारी कर्जुनाकर शाकर प्रमाण्य शावित: २०/०৮/२००४

# **FAMILY PICTURE**

