

Proposed NU Business Name: **RATON STORE**



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	RATON KUMAR RAY
Age	:	28/05/ 1983 (34 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: Boro Hor, P.O: Amraid -1743 P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ARONY RANI RAY
(iii) Father's name	:	LATE LATE BANI KANTA RAY
(iv) GB member's info	:	Branch: Barishab, Centre # 23 (Female), Member ID: 6384 , Group No: 16 Member since: 10/02/1997-2012 (15 Years) First Loan: BDT 5,000 /-, Existing Loan: 50,000/-
Further Information:		Outstanding Loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	09 years experience in running business. He has 05 years training
Other Own/Family Sources of Income	:	Chopper, Crowbar Shop
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927-148717
Family's Contact No.	:	01758- 192127
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARONY RANI RAY joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RATON STORE
Location	:	Amrait Bus Stand Bazar, Gazipur
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 5 ft = 60 sq. ft
Security of the shop	:	BDT 20,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Three Piece, Goz Cloth, Embroidery, Thread etc.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Babur Hat.▪Agreed grace period is 3 months.

Existing Business

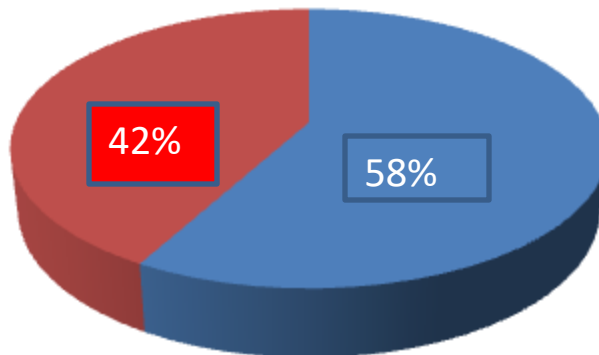
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three Piece, Goz Cloth, Embroidery, Thread etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Three Piece, Goz Cloth, Embroidery, Thread etc.	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		1200	14,400
Transportation		800	9,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		400	4,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,650	103,800
Net Profit (E) [C-D]		6,350	76,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Three Piece	100 P	1,600	16,000	150 P	160	24,000	40,000
Goz Cloth	-	-	-	100 Goz	65	6,500	6,500
Embroidery	-	-	20,000	-	-	-	20,000
Thread	-	-	-	-	-	9,000	9,000
Iron	3	2,600	7,800	-	-	-	7,800
Brass Iron	1	4,000	4,000	-	-	-	4,000
Iron Work	-	-	2,200	-	-	-	2,200
Other Items	-	-	-	-	-	10,500	10,500
Security	-	-	20,000	-	-	-	20,000
Total			70,000			50,000	120,000

Source of Finance



- Entrepreneur's Contribution- 70,000
- Investor's Investment- 50,000
- Total Investment- 120,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Three Piece, Goz Cloth, Embroidery, Thread etc.	2,600	78,000	936,000	982,800	1,031,940
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940
Less. Variable Expense					
Three Piece, Goz Cloth, Embroidery, Thread etc.	1,950	58,500	702,000	737,100	773,955
Total variable Expense (B)	1,950	58,500	702,000	737,100	773,955
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000	245,700	257,985
Less. Fixed Expense					
Rent		800	9,600	10,200	10,800
Electricity Bill		1,400	16,800	19,200	21,600
Transportation		1,100	13,200	16,800	19,200
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Guard		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		9,200	110,400	117,460	123,200
Net Profit (E) [C-D]		10,300	123,600	128,240	134,785
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	123,600	128,240	134,785
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103,600	211,840
	Total Cash Inflow	173,600	231,840	346,625
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	103,600	211,840	326,625

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 09 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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Advertisement posters on the wall, including one with the text "श्री. व. का." and a calendar.





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FAMILY PICTURE

