

Proposed NU Business Name: **ROTON GIFT CORNER**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KHALILUR RAHMAN
Age	:	28-12-1993(24 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	03 Sister
Address	:	Vill.Shifpur, P.O: Adomdiggi, 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	:	MST. KHALEDA BEGUM
(iii) Father's name	:	MD. ABDUL KUDDUS PK
(iv) GB member's info	:	Branch:Adomdighi, Centre # 55(Female), Member ID 3654/1, Group No: 01 Member since: 01-03-2010 (07Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT: 30,000/-, Outstanding loan: BDT Nill
(v) Who pays GB loan installment	:	Mother.
(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	:	05 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.	:	01756-193636
Mother's Contact No.	:	01705-372738
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.KHALEDA BEGUM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

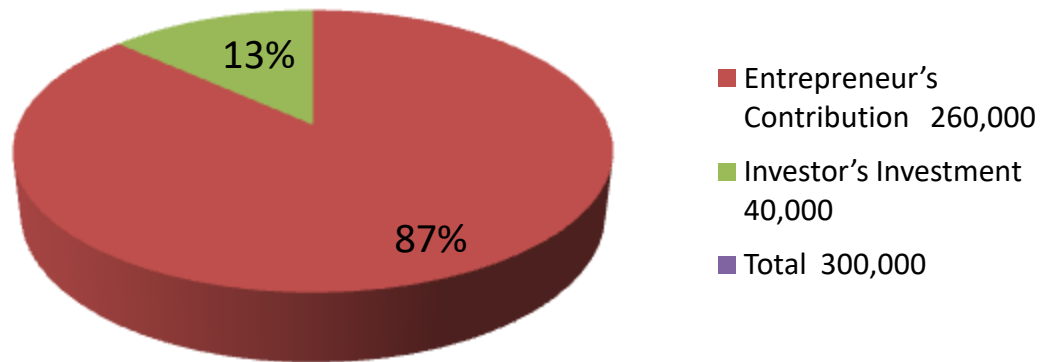
Business Name	:	RATAN GIFT CONER
Location	:	: Adomdhighi, Bogra
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 260,000/-(from existing business) 87% Required Investment BDT 40,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16ft *10ft =160 Squire ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; fish, etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
	4,500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		750	9000
Electricity bill		500	6000
Transportation		550	6600
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,200	86400
Net Profit (E)= [C-D]		7,800	93600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice cocker	6	1,800	10,800				10,800
Taya	10	1,500	15,000				15,000
Dinner set	20	3,000	60,000	10	3,000	30,000	90,000
Preser Cocker	10	1,500	15,000				15,000
Guge Set	15	7,00	10,500				10,500
Other			40,000	1		10,000	50,000
Security			110,000				110,000
Total	61		260000	11		40,000	3,00,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	5,500	165000	1980000	2079000	2182950
Total Sales (A)	5,500	165000	1980000	2079000	2182950
Less Variable Expense				0	0
	4,950	148500	1782000	1871100	1964655
Total variable Expense (B)	4,950	148500	1782000	1871100	1964655
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Variable Expense				0	0
Rent		750	9000	9450	9922.5
Electricity bill		500	6000	6300	6615
Transportation		600	7200	7560	7938
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		200	2400	2520	2646
Total fixed cost (D)		7,250	87000	91350	95917.5
Net Profit (E)= [C-D]		6,250	75000	78750	82687.5
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	75000	78750	82687.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59,000	121,750
	Total Cash Inflow	115,000	137,750	204,438
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	59,000	121750	188437.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

