

## Proposed NU Business Name: **REZA ENTERPRISE**



Project identification and prepared by: Md. Md. Delower Hossain,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. JALIL REZA</b>
Age	:	26-11-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Kapashia P.O: Kapashia-1730, 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	:	<b>ASIA KHATUN</b>
(iii) Father's name	:	<b>LATE SURUJ ALI</b>
(iv) GB member's info	:	Branch: Kapashia Centre # 35 (Female), Member ID: 3083 , Group No: 06 Member since: 15/06/1992 (21 Years) First Loan: BDT 5,000 /-, Outstanding Loan: =20,000/=
Further Information:		
(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 Training Info	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-299237
Family's Contact No.	:	01950-917284
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASIA KHATUN** joined Grameen Bank since 21 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	:	<b>REZA ENTERPRISE</b>
Location	:	Kapashia Bus Stand, Gazipur
Total Investment in BDT	:	BDT 120,000/-
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	:	20 ft x 10 ft = 200 sq. ft
Security of the shop	:	BDT 20,000 /-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Flexiload, Bikash, Soft Drinks, Stationary Items, Bakery Items, Soap, Egg etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Kapashia Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

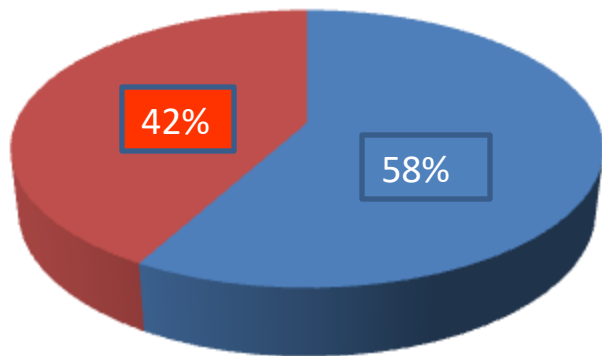
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Flexiload, Bikash	10,000	300,000	3,600,000
Soft Drinks, Stationary Items, Bakery Items, Soap, Eggs etc.	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>12,000</b>	<b>360,000</b>	<b>4,320,000</b>
<b>Less. Variable Expense</b>			
Flexiload, Bikash, Soft Drinks, Stationary Items, Bakery Items, Soap, Egg etc.	11,492	344,760	4,137,120
<b>Total variable Expense (B)</b>	<b>11,492</b>	<b>344,760</b>	<b>4,137,120</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>508</b>	<b>15,240</b>	<b>182,880</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		200	2,400
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8,150</b>	<b>97,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,090</b>	<b>85,080</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Flexiload	12,000	10,000	22,000
Bikash	10,000	20,000	30,000
Soft Drinks	4,000	8,000	12,000
Stationary Items	3,000	2,000	5,000
Bakery Items	7,000	4,000	11,000
Soap	5,000	4,000	9,000
Egg	4,000	2,000	6,000
Coil	800	-	800
Other Items	4,200	-	4,200
Security	20,000	-	20,000
<b>Total</b>	<b>70,000</b>	<b>50,000</b>	<b>1,20,000</b>

## Source of Finance



- Entrepreneur's Contribution- 70,000
- Investor's Investment- 50,000
- Total Investment- 1,20,000

## Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Flexiload, Bikash	13,000	390,000	4,680,000	4,914,000	5,159,700
Soft Drinks, Stationary Items, Bakery Items, Soap, Eggs etc.	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	<b>15,500</b>	<b>465,000</b>	<b>5,580,000</b>	<b>5,859,000</b>	<b>6,151,950</b>
<b>Less. Variable Expense</b>					
Flexiload, Bikash, Soft Drinks, Stationary Items, Bakery Items, Soap, Eggs etc.	14,850	445,500	5,346,000	5,613,300	5,893,965
<b>Total variable Expense (B)</b>	<b>14,850</b>	<b>445,500</b>	<b>5,346,000</b>	<b>5,613,300</b>	<b>5,893,965</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>650</b>	<b>19,500</b>	<b>234,000</b>	<b>245,700</b>	<b>257,985</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	25,000	26,000
Electricity Bill		200	2,400	2,500	2,600
Transportation		800	9,600	11,000	13,000
Mobile Bill		400	4,800	4,900	5,000
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>8,550</b>	<b>102,600</b>	<b>105,300</b>	<b>108,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,950</b>	<b>131,400</b>	<b>140,400</b>	<b>149,385</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	131,400	140,400	149,385
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		111,400	231,800
	<b>Total Cash Inflow</b>	<b>181,400</b>	<b>251,800</b>	<b>381,185</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>111,400</b>	<b>231,800</b>	<b>361,185</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





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# FAMILY PICTURE

