

Proposed NU Business Name: MESARS RAHAMANYA ENTERPRISE



Project identification and prepared by Md. Alamgir Hosain
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	HAJAJ MD: SHIDULLAH
Age	:	04-06-1983(34Years)
Education, till to date	:	HAJAJ
Marital status	:	Married
Children	:	,3Daughter
No. of siblings:	:	3 Brothers, 3 Sister
Address	:	Vill: Delduar P.O: Delduar P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MST: CHALEHA BEGOM
(iii) Father's name	:	MD: ROFIKUL ISLAM
(iv) GB member's info	:	Branch: Delduar, Centre # 12 (Male), Member ID: 2030, Group No: 08 Member since:1988 First loan: BDT 5000 /- Outstanding loan: 181000
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	:	07 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Foreign,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-518250
Family's Contact No.	:	01779-621587
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD: ROFIKUL ISLAM joined Grameen Bank since 29 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

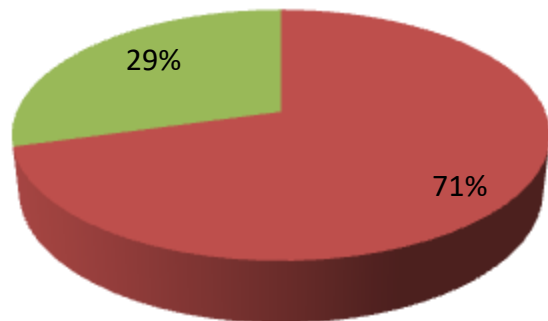
Business Name	:	MESARS RAHAMANYA ENTER PRISE
Location	:	Delduar Bazar, Delduar, Tangail.
Total Investment in BDT	:	BDT 680000/-
Financing	:	Self BDT 4,80,000/- (from existing business) 71% Required Investment BDT 2,00,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x10 ft= 100 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bkash, Dutch Bangla, Flaxiload, Book Quran etc.▪Average Studio 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪ Entrepreneur is owner of the shop.▪Collects goods from Tangail .▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Bkash Load bangla Grameen airtel Book Etc	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Bkash Load bangla Grameen airtel Book Etc	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		500	6000
Electric Bill		300	3600
Transportation		1,500	18000
Salary (Self)		100	1200
Salary (Staff)		5,000	60000
Entertainment		1,000	12000
Guard		300	3600
Generator		100	1200
Mobile Bill			0
Total Fixed Cost (D)		8800	105600
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bkash	1,70,000	1,00,000	2,70,000
Roket	30,000		30,000
Book/Quarn	90,000	50,000	1,40,000
Shteshonari	35,000		35,000
Konfekshnari	30,000		30,000
Grameen Load	20,000	50,000	70,000
Banglalink Load	15,000		15,000
Airtel Load	15,000		15,000
Advance	50,000		50,000
Frize	15,000		15,000
ICE	15,000		15,000
Total	4,80,000	2,00,000	6,80,000

Source of Finance



- Entrepreneur's Contribution 480,000
- Investor's Investment 200,000
- Total 680,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bkash Load bangla Grameen airtel Book Etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		300	3600	3900	4200
Transportaion		1,500	18000	18900	19845
Salary (Self)		100	1200	1200	1200
Salary (Staff)		5,000	60000	60000	60000
Entertainment		1,000	12000	12000	12000
Gard		300	3600	3600	3600
Generator		100	1200	1200	1200
Mobil Bill			0	100	200
Total Fixed Cost (D)		8800	104400	105700	107045
Net Profit (E)= [C-D]		6950	83400	87570	91949
Investment Pay Back			80,000	80,000	80,000

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

<i>Sl #</i>	<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	200,000		
1.2	Net Profit	83,400	87570	91948.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		3400	10970
	Total Cash Inflow	283,400	90,970	102,919
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	3,400	10,970	22,919

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

