

Proposed NU Business Name: **RAIHAN BEPARI BASH DOKAN**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.TAREQ
Age	:	07-01-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Child
No. of siblings:	:	01 Brothers 2 Sister
Address	:	Vill: Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHODEJA BEGUM
(iii) Father's name	:	MD.RAIHAN
(iv) GB member's info	:	Branch: Komorgonj, Centre # 47 (Female), Member ID: 3265, Group No: 03 Member since: 01/01/1988 First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: 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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01985-017570
Mother's Contact No.	:	01985-017558
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEJA joined Grameen Bank since 29 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

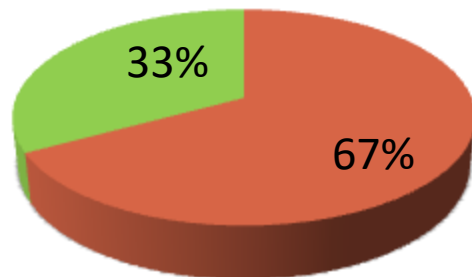
Business Name	:	RAIHAN BEPARI BASH DOKAN
Location	:	Barha Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,86,000/-
Financing	:	Self BDT 1,26,000(from existing business) 67% Required Investment BDT 60,000(as equity) 33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Bera,Chatai, etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Chatai item		70000	840000
	0	0	0
Total Sales(A)	0	70000	840000
Less Variable Expense (B)			0
Chatai item		42000	504000
Total Variable Expense	0	42000	504000
Contributon Margin (CM) [C=(A-B)]		28000	336000
Less Fixed Expense			
Transportaion		2500	30000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		1800	21600
Salary (Staff-2)		10000	120000
Mobil Bill		300	3600
Total Fixed Cost (D)		19700	236400
Net Profit (E)= [C-D]		8300	99600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bash	500	100	50,000	600	100	60,000	1,10,000
Chatai	12	3,000	36,000				36,000
Bera	10	2,000	20,000				20,000
Others			20,000				20,000
Total			1,26,000			60,000	1,86,000

Source of Finance



- Entrepreneur's Contribution's :- 1,26,000
- Investor Investment's :- 60,000
- Total :- 1,86,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Trailarinng Item		90000	1080000	1134000	1190700
	0	0	0	0	0
Total Sales(A)	0	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Trailaring Item	0	54000	648000	680400	714420
Total Variable Expense	0	54000	648000	680400	714420
Contributon Margin (CM) [C=(A-B)]		36000	432000	453600	476280
Less Fixed Expense					
Transportaion		3000	36000	432000	5184000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Rent		1800	21600	21600	21600
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		20500	#REF!	#REF!	#REF!
Net Profit (E)= [C-D]		15500	186000	195300	205065
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	186,000	195300	205065
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	162000	162000	333300
	Total Cash Inflow	246,000	357,300	538,365
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	162,000	333,300	514,365

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

















FAMILY PICTURE

