

Proposed NU Business Name: **M/S R.S. ENTERPRISE**



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Feni Sadar Unit, Feni

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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD: SHORIFUL ISLAM</b>  |
| Age  | : | 01-01-1988 ( 29 Years)   |
| Education, till to date                          | : | S S C  |
| Marital status                                   | : | Married  |
| Children   | : | 1 Son  |
| No. of siblings:                                 | : | 05 Brothers 02 Sister  |
| Address  | : | Vill: Hossania.DokkhinChaipur ; P.O: Feni ; P.S: Feni Sadar ; Dist: Feni   |
| 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>ROKEYA BEGUM</b>  |
| (iii) Father's name                              | : | <b>MD: JULFIKER ALI</b>  |
| (iv) GB member's info                            | : | Branch: Rampur ; Centre # 40(Female),<br>Member ID: 2946, Group No: 04<br>Member since: 01-07-1998 to 2008 ( 10 Years)<br>First loan: BDT 20,000/- |
| Further Information:                             |   | Existing loan: BDT 50,000 Outstanding loan: Nill   |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 17 years experience in running business. 03 Years in own business.<br>He has no training |
| Other Own/Family Sources of Income  | : | Shop Rent  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01713-965904   |
| Family's Contact No.  | : | 01736-403546   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni                               |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEYA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>M/S R.S. ENTERPRISE</b>   |
| Location  | : | Hossania Madrasha Mohipal, Feni  |
| Total Investment in BDT                           | : | BDT 350000/-   |
| Financing   | : | Self BDT 300000/- (from existing business) 86%<br>Required Investment BDT 50,000/- (as equity) 14%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 12 ft x 20ft= 240 square ft  |
| Security  | : | 200000   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Dal, Oil, Cosmetic, etc</li><li>▪Average 15% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing No employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul> |

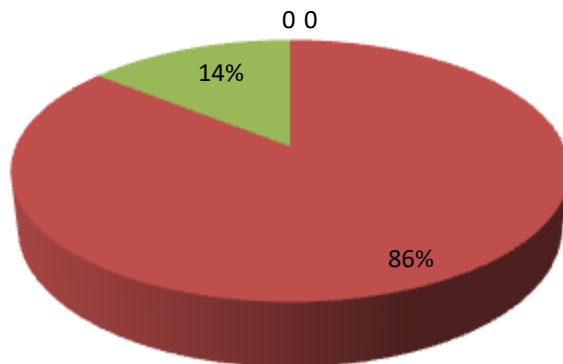
## Existing Business (BDT)

| Particulars                               | Daily      | Monthly       | Yearly         |
|---|------------|---------------|----------------|
| <b>Revenue(Sales)</b>                     |            |               |                |
| Rice, Dal, Oil, Cosmatic,,etc             | 5,000      | 150,000       | 1,800,000      |
| <b>Total Sales (A)</b>                    | 5,000      | 150,000       | 1,800,000      |
| <b>Less Variable Expense</b>              |            |               |                |
| Rice, Oil, Cosmetics, Biscuit, etc        | 4,250      | 127,500       | 1,530,000      |
| <b>Total variable Expense (B)</b>         | 4,250      | 127,500       | 1,530,000      |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>750</b> | <b>22,500</b> | <b>270,000</b> |
| <b>Less Variable Expense</b>              |            |               |                |
| Rent                                      |            | 2,000         | 24,000         |
| Electricity bill                          |            | 600           | 7,200          |
| Transportation                            |            | 2,000         | 24,000         |
| Salary (self)                             |            | 5,000         | 60,000         |
| Salary                                    |            | 1,000         | 12,000         |
| Entertainment                             |            | 500           | 6,000          |
| Guard                                     |            | 100           | 1,200          |
| Mobile bill                               |            | 300           | 3,600          |
| <b>Total fixed cost (D)</b>               |            | <b>11,500</b> | <b>138,000</b> |
| <b>Net Profit (E)= [C-D]</b>              |            | <b>11,000</b> | <b>132,000</b> |

# Investment Breakdown

| Existing     |             |               |                | Proposed   |              |               |                |
|--------------|-------------|---------------|----------------|------------|--------------|---------------|----------------|
| Particulars  | Qty.        | Unit Price    | Amount         | Qty        | Unit Price   | Amount        | Proposed       |
|              |             |               | (BDT)          |            |              | (BDT)         | Total          |
| Rice         | 4           | 2300          | 9,200          | 5          | 2300         | 11500         | 20,700         |
| Dal          | 1           | 3000          | 3,000          | 120        | 80           | 9,600         | 12,600         |
| Oil          | 120         | 80            | 9,600          | 1          | 20000        | 20,000        | 29,600         |
| Cosmetics    | 1           | 20000         | 20,000         | 0          | 0            | 0             | 20,000         |
| Biscut       | 80          | 350           | 28,000         | 0          | 0            | 0             | 28,000         |
| Milk         | 20          | 80            | 1,600          | 0          | 0            | 0             | 1,600          |
| Eag          | 2000        | 7             | 14,000         | 0          | 0            | 0             | 14,000         |
| Others       | 1           | 14600         | 14,600         | 1          | 1            | 8900          | 23,500         |
| Security     | 1           | 200000        | 200,000        | 0          | 0            | 0             | 200,000        |
| <b>Total</b> | <b>2228</b> | <b>240417</b> | <b>300,000</b> | <b>127</b> | <b>22381</b> | <b>50,000</b> | <b>350,000</b> |

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 50,000
- Total 350,000

# Financial Projection (BDT)

| Particulars                               | Daily      | Monthly       | Year 1         | Year 2         |
|---|------------|---------------|----------------|----------------|
| <b>Revenue(Sales)</b>                     |            |               |                |                |
| Rice, Oil, Cosmetics, Biscuit, etc        | 6,000      | 180,000       | 2160000        | 2268000        |
| <b>Total Sales (A)</b>                    | 6,000      | 180,000       | 2160000        | 2268000        |
| <b>Less Variable Expense</b>              |            |               |                |                |
| Rice, Oil, Cosmetics, Biscuit, etc        | 5,100      | 153,000       | 1836000        | 1927800        |
| <b>Total variable Expense (B)</b>         | 5,100      | 153,000       | 1836000        | 1927800        |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>900</b> | <b>27,000</b> | <b>324000</b>  | <b>340200</b>  |
| <b>Less Variable Expense</b>              |            |               |                |                |
| Rent                                      |            | 2,000         | 24,000         | 24,000         |
| Electricity bill                          |            | 800           | 9,600          | 10,000         |
| Transportation                            |            | 2,300         | 27,600         | 28,600         |
| Salary (self)                             |            | 5,000         | 60,000         | 60,000         |
| Salary (Staff)                            |            | 7,000         | 84,000         | 84,000         |
| Entertainment                             |            | 500           | 6,000          | 6,000          |
| Guard                                     |            | 150           | 1,800          | 1,800          |
| Generator                                 |            | 250           | 3,000          | 3,000          |
| Mobile bill                               |            | 400           | 4,800          | 5,000          |
| <b>Total fixed cost (D)</b>               |            | <b>18,400</b> | <b>217,800</b> | <b>222,400</b> |
| <b>Net Profit (E)= [C-D]</b>              |            | <b>8,600</b>  | <b>106,200</b> | <b>117,800</b> |
| Investment Payback                        |            |               | 30,000         | 30,000         |



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

| SR#        | Particulars                                       | Year 1 (BDT)   | Year 2 (BDT)   |
|------------|---|----------------|----------------|
| 1          | Cash Inflow                                       |                |                |
| 1.1        | Investment Infusion by Investor                   | 50,000         |                |
| 1.2        | Net Profit  | <b>106,200</b> | <b>117,800</b> |
| 1.3        | Depreciation (Non cash item)                      |                |                |
| <b>1.4</b> | Opening Balance of Cash Surplus                   |                | 76,200         |
|            | <b>Total Cash Inflow</b>                          | 156,200        | 194,000        |
| 2          | Cash Outflow                                      |                |                |
| 2.1        | Purchase of Product                               | 50,000         |                |
| 2.2        | Payment of GB Loan                                |                |                |
| <b>2.3</b> | Investment Pay Back (Including Ownership Tr. Fee) | 30,000         | 30,000         |
|            | <b>Total Cash Outflow</b>                         | 80,000         | 30,000         |
| <b>3</b>   | <b>Net Cash Surplus</b>                           | 76,200         | 164,000        |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 20 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Barai Pukur, Moruar Char  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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পাওয়া যায়।  
বেলাবিনিয়া মতলা মক্ক, বেনী।





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Digital communication of Bangladeshi







# FAMILY PICTURE

