

Proposed NU Business Name: **A R ENTERPRISE**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Rabbi Molla
Age	:	15-09-1994 (24 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brothers
Address	:	Vill: Longonipara Borua ,P.O: Borua ,P.S: Khilkheta, 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	:	Rahela Begum
(iii) Father's name	:	Md Forid Molla
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 75 (Female), Member ID: 8751 , Group No: 03 Member since: 12-02-2008 (10 Years) First loan: BDT = 10,000 /- Last Loan= 50,000/- Outstanding loan:= Null
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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783-994401
Family's Contact No.	:	01789-388706
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rahela Begum joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	A R Enterprise
Location	:	Boruya Grameen Bank Mor
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/- (from existing business) 67% Required Investment BDT 100,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 10 ft= 250 square ft
Security of the shop	:	The Shop Is Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is Owner .▪Collects goods from Tongi, Dakshinkhan.▪Agreed grace period is 3 months.

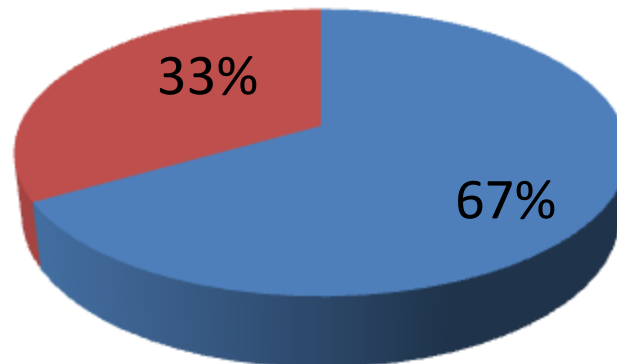
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Iteam	3,000	90,000	1,080,000
	0	0	0
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Grocery Iteam	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		600	7,200
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		5,000	60,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		12,600	151,200
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	10	3000	30000	Rice	5	3000	15000	45,000
Pulse	5	5000	25000	Pulse	2	5000	10000	35,000
Oil	2	16000	32000	Oil	1	16000	16000	48,000
Potato	5	1100	5500	Potato	2	1100	2200	7,700
Onion	5	3000	15000	Onion	2	3000	6000	21,000
Ata	3	1370	4110	Ata	1	1370	1370	5,480
Sugar	10	2540	25400	Sugar	5	2540	12700	38,100
Soft Drink	20	540	10800	Soft Drink	10	540	5400	16,200
Milk	5	4800	24000	Milk	2	4800	9600	33,600
	0	0	0				0	0
Others			28190	Others			21,730	49,920
Total			200,000				100,000	300,000

Source of Finance

■ Entrepreneur's contribution 200000 ■ Investor's Investment 100000 ■ Total 300000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery Item	4,000	120,000	1,440,000	1,512,000	1,587,600
	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Grocery Item	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		630	7,560	7,938	8,335
Transportation		550	6,600	6,930	7,277
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		5,000	60,000	63,000	66,150
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		12,880	154,560	159,288	164,252
Net Profit (E) [C-D]		11,120	133,440	143,112	153,268
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	133,440	143,112	153,268
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		93,440	196,552
	Total Cash Inflow	233,440	236,552	349,820
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	93,440	196,552	309,820

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Own Business : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

