

Proposed NU Business Name: **DIBA RATTRI SASTHO SHEBA**



Project identification and prepared by: MominurRahaman,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Mostafizur Rahman
Age	:	20-06-1994 (24 Years)
Education, till to date	:	Para Medical
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	0 2 Brothers 01 Sister
Address	:	Vill: Longonipara ,P.O: Borua ,P.S: Khilkhet, 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	:	Manuara
(iii) Father's name	:	Md.Azizul Haque
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 11 (Female), Member ID: 4165 , Group No: 05 Member since: 12-10-2001 (17 Years) First loan: BDT = 5,000 /- Last Loan= 50,000/- Outstanding loan:= Nil
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	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845-275558
Family's Contact No.	:	01825-815351
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Monuara joined Grameen Bank since 17 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	:	Diba Ratri Sasto Sheba
Location	:	Kawla ,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 250,000/- (from existing business) 71% Required Investment BDT 100,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Plastamal, Omipazol, F-Somi Pazol, Ranitradin etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is rented .▪Collects goods from Rajib Market .▪Agreed grace period is 3 months.

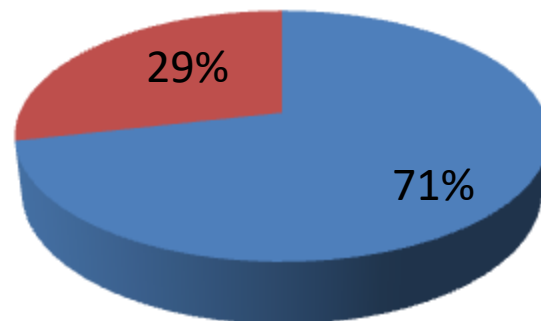
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine	2,000	60,000	720,000
Servicing	300	9,000	108,000
Total Sales (A)	2,300	69,000	828,000
Less. Variable Expense			
Medicine	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		600	7,200
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		10,600	127,200
Net Profit (E) [C-D]		10,400	124,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Calbodi	120	210	25200	Calbodi	80	210	16800	42,000
New trum Gold	130	180	23400	New trum Gold	70	180	12600	36,000
Bracton	200	210	42000	Bracton	120	210	25200	67,200
Azin	150	140	21000	Azin	50	140	7000	28,000
Ciprosin	180	100	18000	Ciprosin	30	100	3000	21,000
Gmax	170	130	22100	Gmax	50	130	6500	28,600
Fexo	150	70	10500	Fexo	50	70	3500	14,000
Sef 3	150	420	63000	Sef 3	40	420	16800	79,800
			0				0	0
Advance Security			20000				0	20,000
Others			4800	Others			8,600	13,400
Total			250,000				100,000	350,000

Source of Finance

■ Entrepreneur's contibution 250000 ■ Investor's Investment 100000 ■ Total 350000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Medicine	3,000	90,000	1,080,000	1,134,000	1,190,700
Servesing	300	9,000	108,000	113,400	119,070
Total Sales (A)	3,300	99,000	1,188,000	1,247,400	1,309,770
Less. Variable Expense					
Medicine	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		525	6,300	6,615	6,946
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		720	8,640	9,072	9,526
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,845	130,140	131,847	133,639
Net Profit (E) [C-D]		16,155	193,860	208,353	223,571
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	193,860	208,353	223,571
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		153,860	322,213
	Total Cash Inflow	293,860	362,213	545,784
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	153,860	322,213	505,784

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business : 04 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









Price list on the wall:

50	100	200	300	400	500
100	200	300	400	500	600
200	300	400	500	600	700
300	400	500	600	700	800
400	500	600	700	800	900
500	600	700	800	900	1000

COBOR
Anchor

8 Star
ROOCH GAS

Colfort

Colfort



FAMILY PICTURE

