

Proposed NU Business Name: **RIYON ENTERPRISE**



Project identification and prepared by: Md. Habil uddin shah,
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Project verified by: MD. Sirazul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Riyon
Age	:	08-08-1992(26 Years)
Education, till to date	:	Class seven
Marital status	:	unmarried
Children	:	
No. of siblings:	:	3 Brothers
Address	:	Vill: Dohar ghata, P.O: Dohar, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rajia begum
(iii) Father's name	:	Md.samsuddin
(iv) GB member's info	:	Branch:Joypara, Centre # 31(Female), Member ID:3213//2 , Group No: 01 Member since: 2002-2008 (8Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 50,000- Outstanding loan: BDT :paid
(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	:	5 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01830216924
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAJIA BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Riyon enterprise
Location	:	Dohar
Total Investment in BDT	:	BDT:140000
Financing	:	Self BDT 100000(from existing business) 80% Required Investment BDT 40,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft= 150square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Goat.▪Average40 % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Joypara▪Agreed grace period is 3 months.

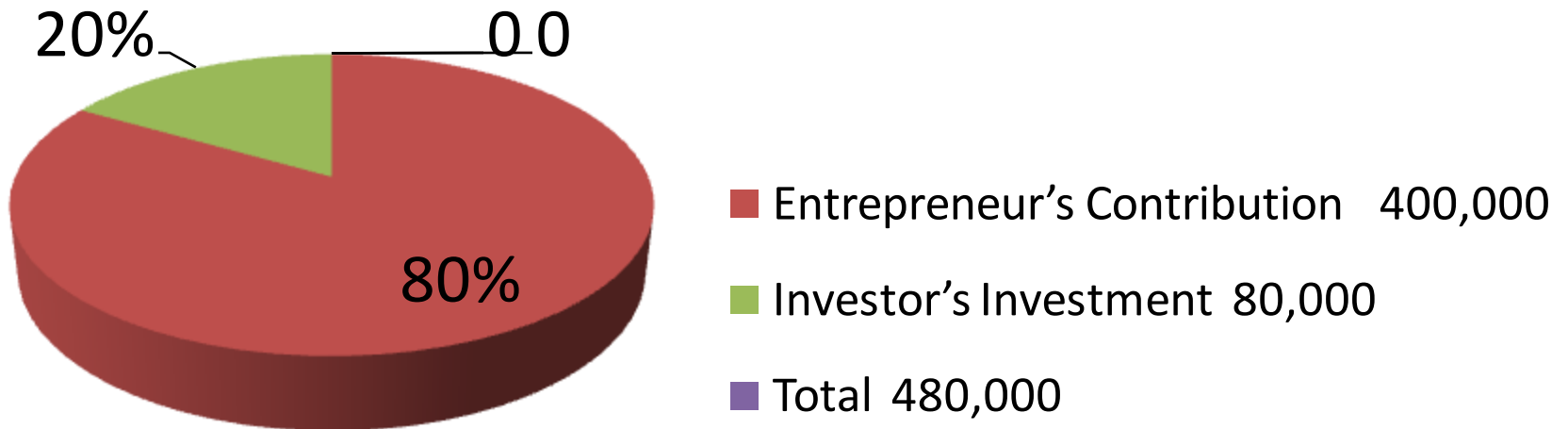
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Goat		25000	300000
Total Sales (A)		25000	300000
Less. Variable Expense			
Goat		15000	180000
Total variable Expense (B)		15000	180000
Contribution Margin (CM) [C=(A-B)]		10000	120000
Less. Fixed Expense			
Rent			
Mobile Bill		100	1200
Genaretor			
Electricity Bill			
Salary (self)		5000	60000
Salary(staff)			
Transportation			
Goat food		1000	12000
Security Guard			
Total fixed Cost (D)		6100	73200
Net Profit (E) [C-D]		3900	46800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Goat	00	00	25000	00	00	40000	65000
Auto	00	00	75000	00	00		75000
	00	00		00	00		
Others	00	00		0	0	0	
Security							
Total	00	00	100000	00		40000	140000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Goat		26000	312000	327600	343980
		0	0	0	0
Total Sales (A)		26000	312000	327600	343980
Less. Variable Expense		0	0	0	0
Goat		15600	187200	196560	206388
		0	0	0	0
Total variable Expense (B)		15600	187200	196560	206388
Contribution Margin (CM) [C=(A-B)]		10400	124800	131040	137592
Less. Fixed Expense					
Rent					
Mobile Bill		100	1200	1300	1400
Genaretor					
Electricity Bill					
Salary (self)		5000	60000	60000	60000
Salary (staff)					
Transportation					
Goat		1000	12000	12000	12000
Security Guard					
Total fixed Cost (D)		6100	73200	73300	73400
		4200	51600	57840	64100

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	40,000		
1.2	Net Profit	51600	57840	64192
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		35600	77440
	Total Cash Inflow	91600	93440	141632
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16000
	Total Cash Outflow	56000	16000	16000
3	Net Cash Surplus	35600	77440	125632

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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



