

Proposed NU Business Name: **M S RABBI ENTERPRISE**



Project identification and prepared by: Shahabuddin,
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Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MEHEDI HASAN RABBI
Age	:	04-10-1995 (20 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Uttar Kolma P.O: Dairy Farm P.S: Savar 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	:	SULTANA RAZIA
(iii) Father's name	:	MD ALAMGIR HOSSAIN
(iv) GB member's info	:	Branch: Ashulia, Centre # 17 (Female), Member ID: 1432, Group No: 02 Member since: 02-05-2006 (09 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 15,000
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01943-732672
Father Contact No.	:	01924-808774
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sultana Razia is a member of Grameen Bank since 08 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	M S RABBI ENTERPRISE
Location	:	Kolma bazaar, Savar, Dhaka
Total Investment in BDT	:	BDT 2,10,000
Financing	:	Self BDT 1,10,000 (from existing business) 52% Required Investment BDT 1,00,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 8,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bran, Husk, wheat, Broken rice, Rice, Paddy, Salt, Cattle feed etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Savar.▪The shop is rented.▪Agreed grace period is 4 months.

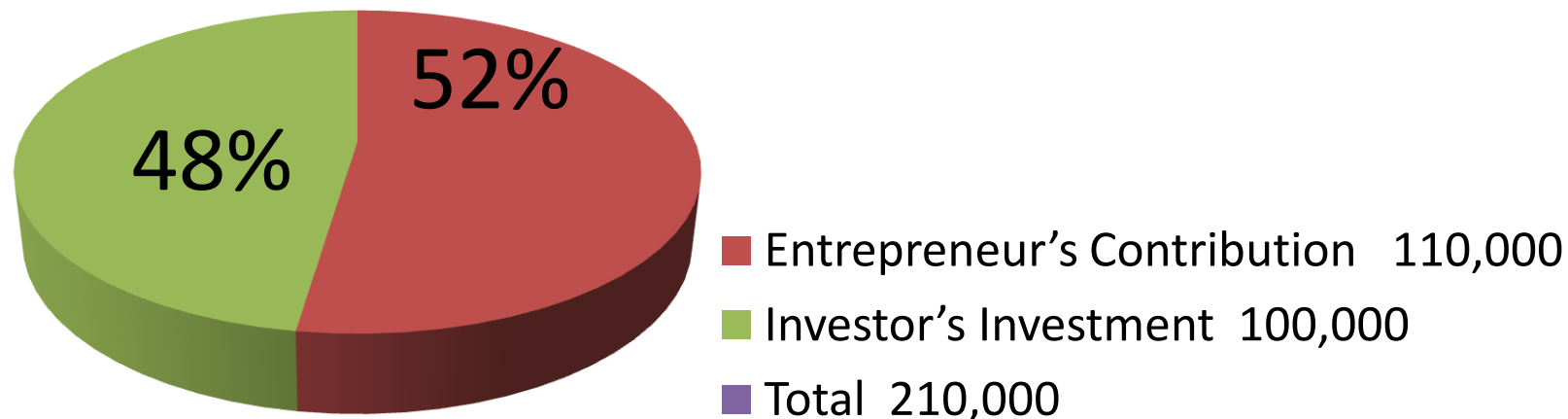
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Bran, Husk, wheat, Broken rice, Rice, Paddy, Salt, Cattle feed etc	120,000	1,440,000
Total Sales (A)	120,000	1,440,000
Less. Variable Expense		
Bran, Husk, wheat, Broken rice, Rice, Paddy, Salt, Cattle feed etc	102,000	1,224,000
Total variable Expense (B)	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less. Fixed Expense		
Rent	3,200	38,400
Electricity Bill	400	4,800
Mobile Bill	350	4,200
Transportation	1,000	12,000
Salary (self)	6,000	72,000
Entertainment	200	2,400
Guard	400	4,800
Total fixed Cost (D)	11,550	138,600
Net Profit (E) [C-D]	6,450	77,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bran, Husk, wheat, Corn	45,000	25,000	70,000
Salt, Cattle feed, Broken rice etc	15,000	25,000	40,000
Rice	-	50,000	50,000
Security	50,000	-	50,000
Total	1,10,000	1,00,000	2,10,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Bran, Husk, wheat, Broken rice, Rice, Paddy, Salt, Cattle feed etc	205,000	2,460,000	2,583,000	2,712,150
Total Sales (A)	205,000	2,460,000	2,583,000	2,712,150
Less. Variable Expense				
Bran, Husk, wheat, Broken rice, Rice, Paddy, Salt, Cattle feed etc	174,250	2,091,000	2,195,550	2,305,328
Total variable Expense (B)	174,250	2,091,000	2,195,550	2,305,328
Contribution Margin (CM) [C=(A-B)	30,750	369,000	387,450	406,823
Less. Fixed Expense				
Rent	3,200	38,400	38,400	38,400
Electricity Bill	400	4,800	5,200	5,800
Mobile Bill & SMS Monitoring	600	7,200	8,000	8,300
Transportation	1,500	18,000	20,000	22,000
Salary (self)	8,000	96,000	96,000	96,000
Salary (staff)	5,000	60,000	60,000	60,000
Entertainment	300	3,600	4,000	4,500
Guard	400	4,800	5,200	5,600
Total Fixed Cost	19,400	232,800	236,800	240,600
Net Profit (E) [C-D]	11,350	136,200	150,650	166,223
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	136,200	150,650	166,223
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		96,200	206,850
	Total Cash Inflow	236,200	246,850	373,073
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	96,200	206,850	333,073

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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
Local competitors;

Pictures











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SHAKA NO 128000









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FAMILY PICTURE

