Proposed NU Business Name: M S RABBI ENTERPRISE



Project identification and prepared by: Shahabuddin, Ashulia Unit, Dhaka

Project verified by: Md Mizanur Rahman Patwary



Samajik Byabosha Ltd.

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 (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father SULTANA RAZIA MD ALAMGIR HOSSAIN 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: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 50,000 Outstanding loan: BDT 15,000 Father No No 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	:	Three years experience in running business.
Training Info	:	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.

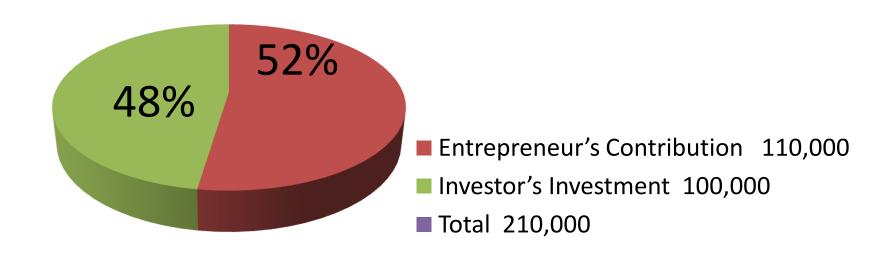
Proposed Nobin Udyokta Business Info			
Business Name	:	M S RABBI ENTERPRISE	
Location		Kolma bazaar, Savar, Dhaka	
Total Investment in BDT	•	BDT 2,10,000	
Financing	: Self BDT 1,10,000 (from existing business) 52%		
	Required Investment BDT 1,00,000 (as equity) 48%		
Present salary/drawings from business (estimates)	:	BDT 6,000	
Proposed Salary	:	BDT 8,000	
Implementation	••	 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	Broa	kdown
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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)

SI#	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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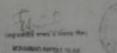
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FAMILY PICTURE

