

Proposed NU Business Name: **M/S RAHI ENTERPRISE**



Project identification and prepared by: Md. Sahabuddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASEL
Age	:	02-04-1989 (27 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	02Brother,01 Sister
Address	:	Vill: Shakoa , P.O: Keshorhat , P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. ROMELA
(iii) Father's name	:	LATE. ABUL KALAM AZAD
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 4 (Female), Member ID: 1333/2, Group No: 04 Member since: 20-02-2013(3Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 12,740/=
(v) Who pays GB loan installment	:	Mother
(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	:	2 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709-608595
Mother's Contact No.	:	01778-460883
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROMELA joined Grameen Bank since 3 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

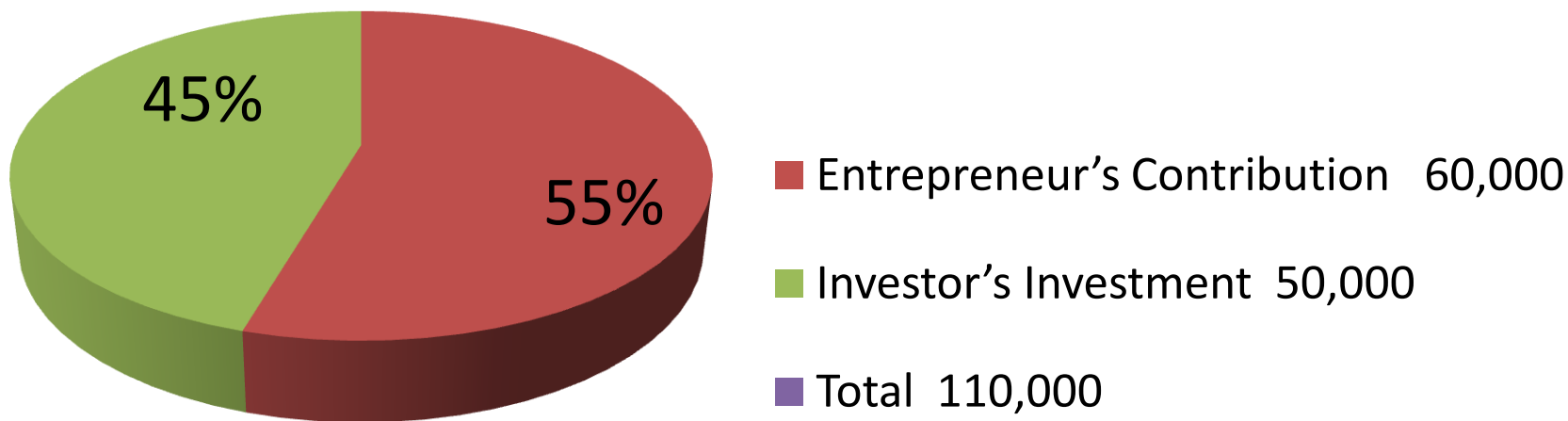
Business Name	:	M/S RAHI ENTERPRISE
Location	:	Keshorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	12 ft x 10 ft = 120 Scft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing; Bekari item etc.▪ Average 15% gain on sale.▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪ The shop is Rent▪ Collects goods from Naogon.▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bekari Item	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Bekari Item	4,250	1,27,500	15,30,000
Total variable Expense (B)	4,250	1,27,500	15,30,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill			
Mobile Bill		200	2,400
Salary (self)		3,000	36,000
Guard			
Transportation		4,000	48,000
Entertainment		500	6,000
Salary (stlaf)		6,000	72,000
Bank service Charge			
Total fixed Cost (D)		14,500	1,74,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biskit	300	50	15,000	400	50	20,000	35,000
Chanachur	250	20	5,000	500	20	10,000	15,000
But Vaza	5	2,000	10,000	5	2,000	10,000	20,000
Others Item			30,000			10,000	40,000
Total	555		60,000	905		50,000	1,10,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Bekari Item	7,000	2,10,000	25,20,000	26,46,000	26,46,000
Total Sales (A)	7,000	2,10,000	25,20,000	26,46,000	26,46,000
Less. Variable Expense					
Bekari Item	5,950	1,78,500	21,42,000	22,49,100	22,49,100
Total variable Expense (B)	5,950	1,78,500	21,42,000	22,49,100	22,49,100
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	3,78,000	3,96,900	3,96,900
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill					
Mobile Bill		400	4,800	5,000	5,000
Salary (self)		3,000	36,000	36,000	36,000
Transportation		5,000	60,000	60,000	60,000
Entertainment		800	8,400	9,000	9,000
Salary (staff)		6,000	72,000	72,000	72,000
Kitnashok					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		16,100	1,93,200	1,92,800	1,92,800
Net Profit (E) [C-D]		15,400	1,84,800	2,04,100	2,04,100
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	1,84,800	2,04,100	2,04,100
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,54,800	1,54,800
	Total Cash Inflow	1,34,800	3,58,900	3,58,900
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	1,54,800	3,28,900	3,28,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 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





KEEP
CALM
AND
HAPPY
BIRTHDAY



FAMILY PICTURE

