

Proposed NU Business Name: **RUPOSI BANGLA VARITIES**



Project identification and prepared by: Md.Moshiur Rahman
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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAHIDUL ISLAM
Age	:	03-11-1984 (34Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	02 soon 01daughter
No. of siblings:	:	01 Brother 01 sister
Address	:	Vill: west bagraP.O ;bagraP.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHONABAN BIBI
(iii) Father's name	:	DEATH-SIRAJ MIYA
(iv) GB member's info	:	Branch: Vaggokul, Centre # 37(Female), Member ID: 2984/2, Group No: 05 Member since: 23-05-1994 (11Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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	:	14years of business experience. : 14 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.	:	01709-287345
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHONABAN BIBI joined Grameen Bank since 11 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUPOSI BANGLA VARITIES
Location	:	Bagra bazar,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 149,000/-
Financing	:	Self BDT 99,000/- (from existing business)66% Required Investment BDT 50,000/- (as equity) 34%
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	:	NIL
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; coyel,solt,parasut oil,chips etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Mowlovibazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

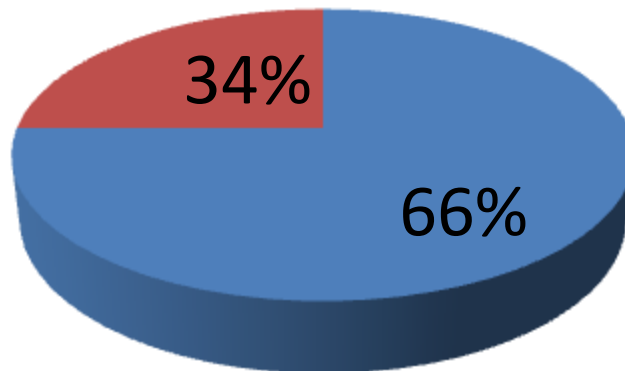
Particular	Daily	Monthly	Yearly
Revenue (sales)			
coyel,solt,parasut oil,chips etc	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
coyel,solt,parasut oil,chips etc	2,560	76,800	921,600
Total variable Expense (B)	2,560	76,800	921,600
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Transportation		2,000	24,000
Salary(self)		5,000	60,000
Salary(sttaf)		5000	60,000
Entertainment		150	1,800
Gird		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		13,750	165,000
Net Profit (E) [C-D]		5,450	65,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Coyel	50	1600	80,000		25	1600	40000	120,000
Solt	100	35	3500		200	35	7000	10500
Parasut oil	30	110	3300	other			3000	6300
Chips	50	10	500					500
Mombati	30	35	10500					10500
Khata	4	80	320					320
White paper	4	310	1240					1240
Total			99,000				50,000	149,000

Source of Finance

■ Entrepreneur's contibution 99,000
 ■ Investor's Investment 50,000
 ■ Total 149,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
coyal,solt,parasut oil,chips etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
coyal,solt,parasut oil,chips etc	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		5,000	60,000	60,000	60,000
Entertainment		150	1,800	1,890	1,985
Gird		100	1,200	1,200	1,200
Mobile bill		200	2,400	2,520	2,646
Total Fixed Cost		13,750	165,000	166,590	168,260
Net Profit (E) [C-D)		10,250	123,000	135,810	149,261
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	123,000	135,810	149,261
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,000	218,810
	Total Cash Inflow	173,000	238,810	368,071
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	103,000	218,810	348,071

SWOT ANALYSIS

STRENGTH

Employment: 01Self: 01 Family:0 Others:0
Experience & Skill : 14 Years
Own Business :14
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



মালামাল বাংলা ভ্যারাইটিজ



প্রোঃ মোঃ শহিদুল ইসলাম

মোবাঃ 01709-287345

এখানে সকল প্রকার ভ্যারাইটিজ মালামাল পাইকারী ও
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বাঘড়া বাজার, শ্রীনগর, মুন্সীগঞ্জ।

