

## Proposed NU Business Name: **MS ROBIN ENTERPRISE**



Project identification and prepared by: Ataur Rahman  
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SHAFIQUL ISLAM</b>
Age	:	20-05-1983 (34 Years)
Education, till to date	:	Class - Eight
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	0 Brother 04 Sisters,
Address	:	Vill:Langulia P.O: Boialy , P.S: Shokipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JAIDA BEGUM</b>
(iii) Father's name	:	<b>ABDUL ROSHID</b>
(iv) GB member's info	:	Branch: Jadobpur, Centre # 37 (Female), Member ID: 2213, Group No: 07 Member since: 12-05-1997 ( 17Years) First loan: BDT 10,000
Further Information:		Existing Loan: 30,000 /-, Outstanding loan:/--
(v) Who pays GB loan installment	:	No
(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	:	20 years experience in running business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-220510
Mother's Contact No.	:	01703-342486
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAIDA BEGUM** joined Grameen Bank since 17 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS ROBIN ENTERPRISE</b>
Location	:	Boialy Bazar, Sokipur,Tangail
Total Investment in BDT	:	BDT 4,60,000/-
Financing	:	Self BDT 4,00,000/-(from existing business) 87% Required Investment BDT 60,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	27 ft x 14 ft= 378 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a business .</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing five employee.</li><li>▪Collects goods from Sokhipur.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is three month.</li></ul>

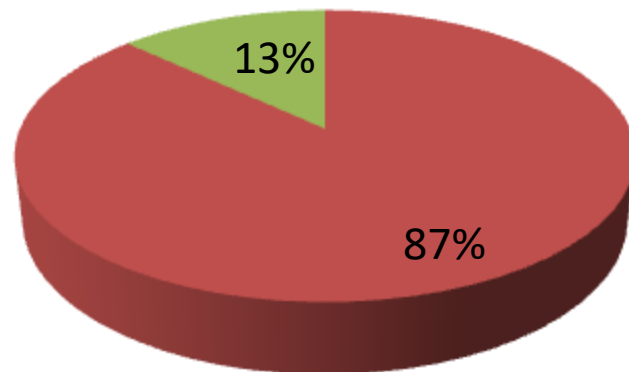
## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Dressing Table,Cabinate,Sofa,Akashmoni Wood	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Dressing Table,Cabinate,Sofa,Akashmoni Wood	2250	67500	810000
Total Variable Expense	2250	67500	810000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		3500	42000
Electric Bill		1000	12000
Transportaion		3000	36000
Salary (Self)		5000	60000
Entertainment		2000	24000
Gard		120	1440
Generator		500	6000
Mobile Bill		500	6000
Total Fixed Cost (D)		15620	187440
Net Profit (E)= [C-D]		6880	82560

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Dressing Table	4	10,000	40,000			0	40,000
Cabinate	2	30,000	60,000			0	60,000
Sofa	2	30,000	60,000			0	60,000
Akshmoni	100	1,500	150,000			0	150,000
Shegun	30	2,000	60,000	30	2,000	60,000	120,000
Security			30,000			0	30,000
	138	73500	400,000	30	2000	60000	460000

### Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 60,000
- Total 460,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Dressing Table,Cabinate,Sofa,Akashmoni Wood	3500	105000	1260000	1323000	1389150
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Dressing Table,Cabinate,Sofa,Akashmoni Wood	2625	78750	945000	992250	1041863
<b>Total Variable Expense</b>	<b>2625</b>	<b>78750</b>	<b>945000</b>	<b>992250</b>	<b>1041863</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>875</b>	<b>26250</b>	<b>315000</b>	<b>330750</b>	<b>347288</b>
<b>Less Fixed Expense</b>					
Rent		3500	42000	42000	42000
Electric Bill		1000	12000	12300	12600
Transportaion		3000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Entertainment		2000	24000	24000	24000
Gard		120	1440	1440	1440
Generator		500	6000	6000	6000
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>15620</b>	<b>181440</b>	<b>183640</b>	<b>185930</b>
<b>Net Profit (E)= [C-D]</b>		<b>10630</b>	<b>127560</b>	<b>133938</b>	<b>140635</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	127,560	133938	140634.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103560	213498
	<b>Total Cash Inflow</b>	<b>187,560</b>	<b>237,498</b>	<b>354,133</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,560</b>	<b>213,498</b>	<b>330,133</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:05  
Experience & Skill : 20 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire

Pictures























# FAMILY PICTURE

