

Proposed NU Business Name: **RABBI MISTANNO VANDAR**



Project identification and prepared by: Md. Delwer hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONIR
Age	:	01/10/1984(33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Dasshu Narayanpur, P.O: Bhawal Narayanpur-1730, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA
(iii) Father's name	:	LAL MIA
(iv) GB member's info	:	Branch: Kapashia Centre # 34 (Female), Member ID: 2312 , Group No: 04 Member since: 13/05/1998 to 2008 (10 Years) First Loan: BDT 5,000/-, Existing Loan: 20,000/- Outstanding Loan: Nil
Further Information:	:	
(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	:	10 years experience in running business. He has 05 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01948-619850
Family's Contact No.	:	01933-808255
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RABBI MISTANNO VANDAR
Location	:	Dasshu Narayanpur Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 210,000/- (from existing business) 75% Required Investment BDT 70,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 75,000/-
Size of shop	:	40 ft x 15 ft = 600 sq. ft
Security of the shop	:	BDT 40,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Soft Drinks, Sweets, Curd, Oil, Flour, Sugar etc▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Kapashia,Gazipur.▪Agreed grace period is 3 months.

Existing Business

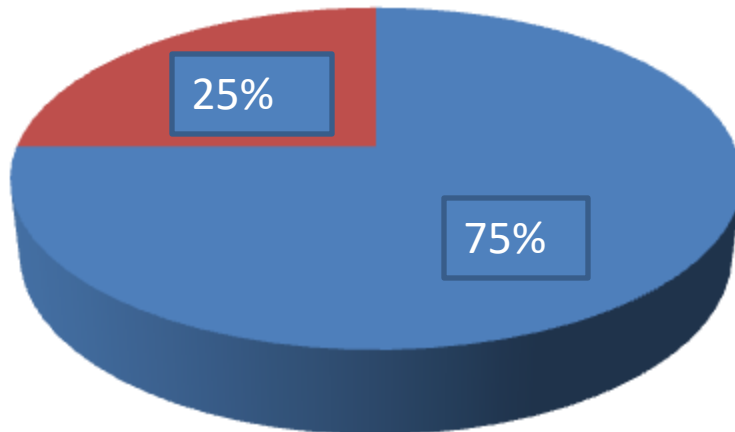
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft Drinks, Sweets, Curd, Oil, Flour, Sugar etc.	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Soft Drinks, Sweets, Curd, Oil, Flour, Sugar etc.	2,250	67,500	8,10,000
Total variable Expense (B)	2,250	67,500	8,10,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000
Less. Fixed Expense			
Rent		1700	20,400
Electricity Bill		500	6,000
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (staff)		3,000	36,000
Salary (self)		4,000	48,000
Total fixed Cost (D)		10,150	1,21,800
Net Profit (E) [C-D]		12,350	1,48,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Amount	Unit	Unit price	Amount	
Soft Drinks	50 Case	400	20,000	30 Case	400	12,000	32,000
Sweets	3 Maund	6,000	18,000	1 Maund	6,000	6,000	24,000
Curd	150 pcs	30	4,500	100 pcs	30	3,000	7,500
Oil	2 Drums	17,000	34,000	1 Drum	17,000	17,000	51,000
Flour	15 Sacks	1,800	27,000	5 Sacks	1,800	9,000	36,000
Sugar	10 sacks	2,800	28,000	5 Sacks	2,800	14,000	42,000
Others			3,500			9,000	12,500
Security			75,000				75,000
Total			2,10,000			70,000	2,80,000

Source of Finance



- Entrepreneur's Contribution- 2,10,000
- Investor's Investment- 70,000
- Total Investment-2,80,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Soft Drinks, Sweets, Curd, Oil, Flour, Sugar etc	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense					
Soft Drinks, Sweets, Curd, Oil, Flour, Sugar etc	3,000	90,000	10,80,000	11,34,000	11,90,700
Total variable Expense (B)	3,000	90,000	10,80,000	11,34,000	11,90,700
Contribution Margin (CM) [C=(A-B)]	1000	30,000	3,60,000	3,78,000	3,96,900
Less. Fixed Expense					
Rent		1700	20,400	20,400	20,400
Electricity Bill		500	6,000	7,000	8,000
Transportation		800	9,600	11,000	12,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (staff)		3,000	36,000	36,000	36,000
Salary (self)		4,000	48,000	48,000	48,000
Total Fixed Cost		10,500	1,26,000	1,28,700	1,30,900
Net Profit (E) [C-D]		19,500	2,34,000	2,49,300	2,66,000
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	2,34,000	2,49,300	2,66,000
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		2,06,000	4,27,300
	Total Cash Inflow	3,04,000	4,55,300	6,93,300
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	2,06,000	4,27,300	6,65,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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



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সামগ্রিক উন্নতি

গ্রামীন শক্তি সামগ্রিক

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ক্ষিপ্ত জীবন বৃত্তান্ত:

স্বানিষ্কালী

















FAMILY PICTURE

