

Proposed NU Business Name: **M/S GOLAM ROBBANI MODIR DOKAN**



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

Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.REZAUL KARIM
Age	:	22-06-1982 (34 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	01Sun,01 Doughter
No. of siblings:	:	01 Brother
Address	:	Vill :Mirzapur,batupara P.OMowgasi: P.S:Mohanpur Dist: Rajshahi.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST . MINA BEGUM
(iii) Father's name	:	MD . ABUL KALAM AZAD
(iv) GB member's info	:	Branch: Mowgasi,Mohanpur Centre # 02 (Female), Memb 4272/3 Group No: 08 Member since: 16-05-2013(3Years) First loan: BDT 5,000/- Existing loan: BDT 2,000/- Outstanding loan: BDPaid/=
Further Information:		
(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	:	Three 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.	:	01709-839404
Mother's Contact No.	:	01709-839403
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MINA BEGUM joined Grameen Bank since 3 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took No loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S GOLAM ROBBANI MODIR DOKAN
Location	:	Mirzapur batupara,Mowgasi,;,Mohanpur ,Rajshahi.
Total Investment in BDT	:	BDT 68,000/=
Financing	:	Self BDT 18,000(from existing business)26% Required Investment BDT 50,000(as equity) 74%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 08 ft= 80 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, Rice,Ata,Daul,Sugger,Oill,Biscit, Cosmetics etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in renting place.▪Collects goods from Nowhata,Mowgasi. Agreed grace period is 3 months

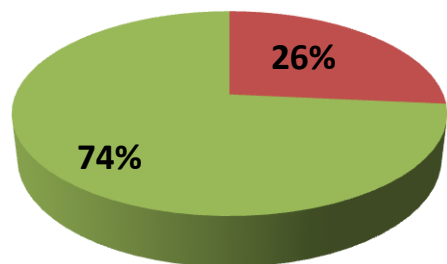
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Modi item	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Modi item	2,125	63,750	7,65,000
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	1,35,000
Less. Fixed Expense			
Rent			
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Transportation		300	3,600
Salary (self)		4,000	48,000
Entertainment		500	6,000
Guard Bill			
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		5,750	69,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	1	3000	3,000	5	3000	15,000	18,000
Ata	1	900	900	2	900	1,800	2,700
Daul	20	100	2,000	40	100	4,000	6,000
Sugger	20	65	1,300	50	65	3,250	4,550
Oill	10	80	800	40	80	3,200	4,000
Biscut	-	-	5,000	-	-	7,750	12,750
Cosmetics Item	-	-	5,000	-	-	15,000	20,000
Total	52		18,000	137		50,000	68,000

Source of Finance



- Entrepreneur's Contribution 18,000
- Investor's Investment 50,000
- Total 68,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grosary item	3,500	1,05,000	12,60,000	13,23,000
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000
Less. Variable Expense				
Grosary item	2,975	89,250	10,71,000	11,24,550
Total variable Expense (B)	2,975	89,250	10,71,000	11,24,550
Contribution Margin (CM) [C=(A-B)]	525	15,750	1,89,000	1,98,450
Less. Fixed Expense				
Rent				
Electricity Bill		500	6,000	6,500
Mobile Bill		300	3,600	4,000
Transportation		500	6,000	6,500
Salary (self)		4,000	48,000	48,000
Salary (self)				
Entertainment		500	6,000	6,500
Guard Bill				
Non Cash Item				
Depreciation				
Total Fixed Cost		5,800	69,600	71,500
Net Profit (E) [C-D]		9,950	1,19,400	1,26,950
Investment Payback			30,000	30,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,19,400	1,26,950
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		89,400
	Total Cash Inflow	1,69,600	2,16,350
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	89,400	1,86,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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





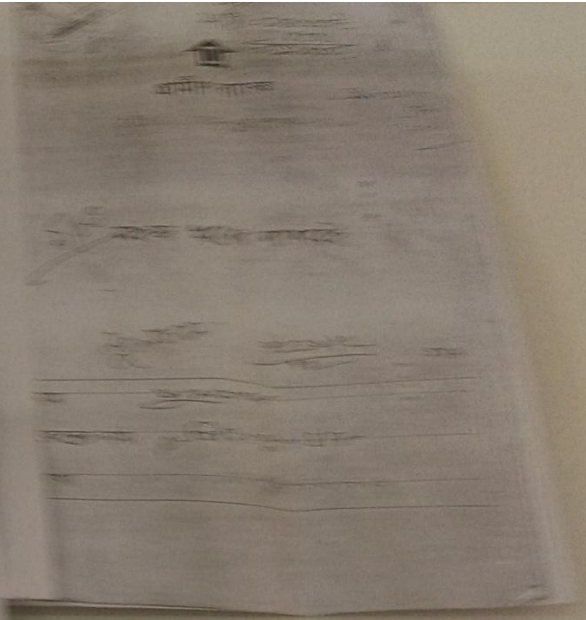


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Vertical text on the left side of the page, including a list of items and some headings.

A large rectangular form with a header containing a logo and text, followed by several lines of text and a signature area at the bottom right.

FAMILY PICTURE

