

Proposed NU Business Name: **ROBIUL ENTERPRAIZ**



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. ROBIUL ISLAM
Age	:	08-09-1985 (32 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	01 Son, 01 Doughter
No. of siblings:	:	06 Brother, 03 Sister
Address	:	Vill: Rokhitpara, P.O: Hatkhujipur, P.S:Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. SOPNA BIBI
(iii) Father's name	:	LATE. OMOR ALLI DEOAN
(iv) GB member's info	:	Branch: Rayghati, Mohanpura Centre 93 (Female), Member ID: 9661, Group No: 02 Member since: 26-03-2012=2016 (4Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 25,000 Outstanding loan:Paid/=
(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	:	Ten years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Koshai Byabosha
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-462913
Mother's Contact No.	:	01749-463150
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. SOPNA BIBI joined Grameen Bank since 4 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ROBIUL ENTERPRAIZ
Location	:	Keshorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 6,50,000/-
Financing	:	Self BDT 6,00,000/- (from existing business) 92% Required Investment BDT 50,000/- (as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 08 ft = 80 sft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing; Motor cycle item etc. ▪ Average 04% gain on sale. ▪ The business is operating by entrepreneur. Existing 02 employees. After getting equity fund no employee will be appointed. ▪ The shop is Rent ▪ Collects goods from Noaga. ▪ Agreed grace period is 3 months.

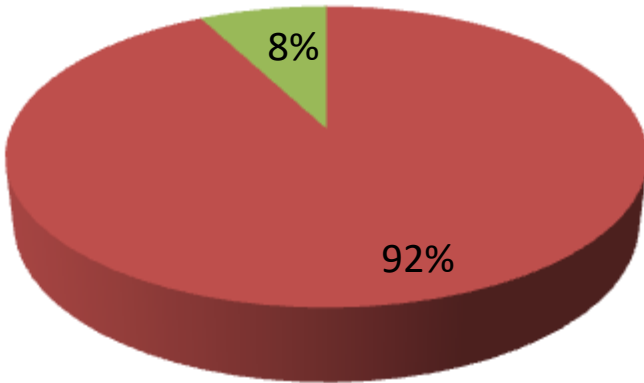
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Particular	Daily	Monthly	Yearly
Revenue (sales)			
Motor Cysel Item		6,50,000	78,00,000
Total Sales (A)		6,50,000	78,00,000
Less. Variable Expense			
Motor Cysel Item		6,00,000	72,00,000
Total variable Expense (B)		50,000	6,00,000
Contribution Margin (CM) [C=(A-B)]			
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		13,000	1,56,000
Guard		100	1,200
Transportation		5,000	60,000
Entertainment		400	4,800
Total fixed Cost (D)		25,500	3,06,000
Net Profit (E) [C-D]		24,500	2,94,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Motor Cycles	10	60000	6,00,000	1	50000	50,000	6,50,000
Total	10		6,00,000	1		50,000	6,50,000

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 50,000
- Total 650,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
MotorCycl Item		7,80,000	93,60,000	98,28,000	1,03,19,400
Total Sales (A)		7,80,000	93,60,000	98,28,000	1,03,19,400
Less. Variable Expense					
MotorCycl Item		7,20,000	86,40,000	90,72,000	95,25,600
Total variable Expense (B)		7,20,000	86,40,000	90,72,000	95,25,600
Contribution Margin (CM) [C=(A-B)]		60,000	7,20,000	7,56,000	7,93,800
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		400	4,800	5,000	5,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		6,000	72,000	75,000	80,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)		13,000	1,56,000	1,56,000	1,56,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		27,000	3,24,000	3,28,200	3,52,701
Net Profit (E) [C-D]		33,000	3,96,000	4,27,800	4,41,099
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	3,96,000	4,27,800	4,41,099
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		3,76,000	7,83,800
	Total Cash Inflow	4,46,000	8,03,800	12,24,899
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	3,76,000	7,83,800	12,04,899

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 02
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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রাবিউল এন্টারপ্রাইজ

এখানে সকল প্রকার পুরাতন মটর সাইকেল ক্রয়/বিক্রয় করা হয়।

প্রোপাইটর

মো: রাবিউল ইসলাম

মোবা: ০১৭২১-৪৬২২১৩

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কেশরঘাট পোর্ট-গার্ড বাটা (কলকাতার রাজশাহী)

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- ৩. মোটরসাইকেল

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অর্থ বছর :

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কেশরহাট অ

বর্ণিত স্থান

জনাব/মেসার্স

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FAMILY PICTURE