

## Proposed NU Business Name: **RABBI ENTERPRISES**



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Mawna Unit, Gajipur

Project verified by Md. Siddiqur Rahman



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

Name	:	<b>SHOHAG MIA</b>
Age	:	09-08-1990(27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son & 01Doughater
No. of siblings:	:	1 Brother 1 Sisters
Address	:	Vill: Shingdige, P.O: Mawna P.S: Sreepur, 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	:	<b>ALYEA AKTER</b>
(iii) Father's name	:	<b>KOLIM UDDIN</b>
(iv) GB member's info	:	Branch: Mawna, Sreepur, Centre # 45 (Famale), Member ID:4358 Group No: 01 Member since: 02/07/2009(08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 18,120
(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	:	03 years experience in 03 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01679-201952
Mother's Contact No.	:	01910-782219
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALYA AKTER** joined Grameen Bank since 08 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	:	<b>RABBI ENTERPRISES</b>
Location	:	She gal mor,Sreepur, Gazipur
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice ,oil ,sugar , soap , Juice ,Biscuit etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.</li><li>▪The shop is Rented.</li><li>▪Collects goods from Mawna.</li><li>▪Agreed grace period is 3 months.</li></ul>

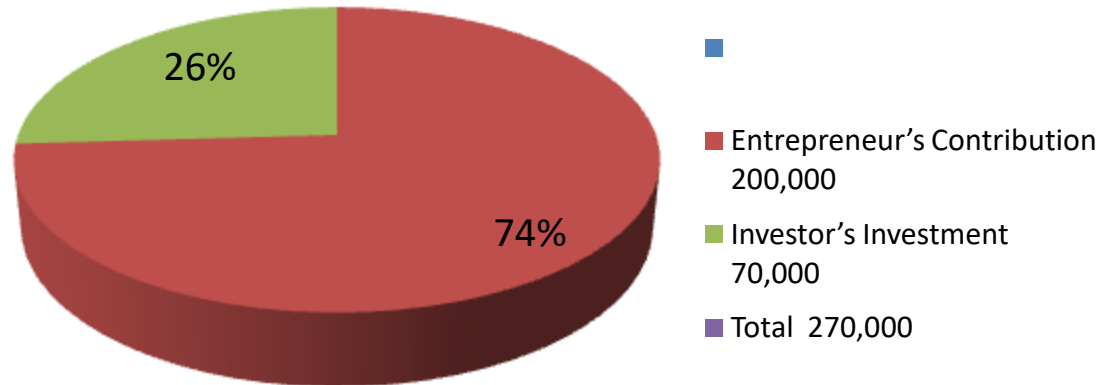
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice ,oil ,sugar , soap , Juice ,Biscuit etc.	3,600	1,08,000	1,296,000
<b>Total Sales (A)</b>	3,600	1,08,000	1,296,000
<b>Less. Variable Expense</b>			
Rice ,oil ,sugar , soap , Juice ,Biscuit etc.	3,060	91,800	1,101,600
<b>Total variable Expense (B)</b>	3,060	91,800	1,101,600
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>5,40</b>	<b>16,200</b>	<b>1,94,400</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity bill		5,00	6,000
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Entertainment		3,00	3,600
Guard		2,00	2,400
Mobile Bill		5,00	6,000
<b>Total fixed Cost (D)</b>		<b>8,300</b>	<b>99,600</b>
<b>Net Profit (E) [C-D)</b>		<b>7,900</b>	<b>94,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice( 23x2000)	46,000	40,000	86,000
Soya bin (03 x17,000)	51,000	17,000	68,000
Sugar(02 x3300)	6,600	0	6,600
Cosmetic	70,000	10,000	80,000
Others	26,400	3,000	29,400
<b>Total</b>	<b>2,00,000</b>	<b>70,000</b>	<b>2,70,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice ,oil ,sugar , soap , Juice ,Biscuit etc	6000	180000	2160000	2268000	2381400
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>					
Rice ,oil ,sugar , soap , Juice ,Biscuit etc	5100	153000	1836000	1927800	2024190
<b>Total Variable Expense</b>	<b>5100</b>	<b>153000</b>	<b>1836000</b>	<b>1927800</b>	<b>2024190</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Fixed Expense</b>					
Rent		1,500	18000	18000	18000
Electric Bill		1,000	12000	144000	1728000
Transportaion		1,200	14400	15120	15876
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		3,000	36000	36000	36000
Entertainment		800	9600	9600	9600
Guard		1,000	12000	12000	12000
Generator			0	0	0
Mobile Bill			0	0	0
<b>Total Fixed Cost (D)</b>		<b>13500</b>	<b>162000</b>	<b>294720</b>	<b>1879476</b>
<b>Net Profit (E)= [C-D]</b>		<b>13500</b>	<b>162000</b>	<b>170100</b>	<b>178605</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	50,000		
1.2	Net Profit	162,000	170100	178605
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		134000	276100
	<b>Total Cash Inflow</b>	<b>212,000</b>	<b>304,100</b>	<b>454,705</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>78,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>134,000</b>	<b>276,100</b>	<b>426,705</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
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  
Political unrest

Pictures

CHL  
Sunchee

সুখের সন্দেশ



সিবিএল মানচিত্র বিস্কুট  
৫৩টি দেশের মানুষের হৃদয় জয় করে  
এখন বাংলাদেশে



# রাবির এন্টারপ্রাইজ

প্রোঃ মোঃ সোহাগ

মোবাঃ ০১৬৭৯-২০১৯৫২

সীপাল মোড়, মাওনা, শ্রীপুর, গাজীপুর।



CHL Sunchee



























# FAMILY PICTURE

