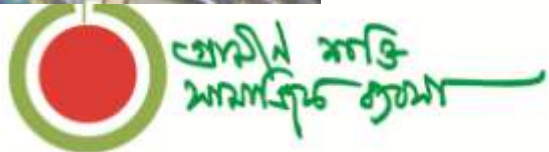


Proposed NU Business Name: RIZIA MOBILE BANKING CENTER & MA BABAR DOYA BOSTALAY



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMIM AL MAMUN
Age	:	10-11-1989 (28Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Araji Chadpur, P.o-Pansipara, P.S: Bagha 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	:	MST. RAZIA KHATUN
(iii) Father's name	:	MD.HAIDAR ALI
(iv) GB member's info	:	Branch: Monigram, Centre # 74/m(Female) Member ID: 7048/2, Group No: 08 Member since: 12-09-12 (05Years) First loan: BDT – 10,000 Existing Loan: BDT 0, Outstanding loan: -0
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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Mango Business
Entrepreneur Contact No.	:	01722-360936
Brother's Contact No.	:	01719-751525
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAZIA KHATUN joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIZIA MOBILE BANKING CENTER & MA BABAR DOYA BOSTALAY
Location	:	Khanpur, Bazar, Bagha, Rajshahi .
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 95,000/-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	45,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sari, Lunggi, & Redimet Cloth, etc Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

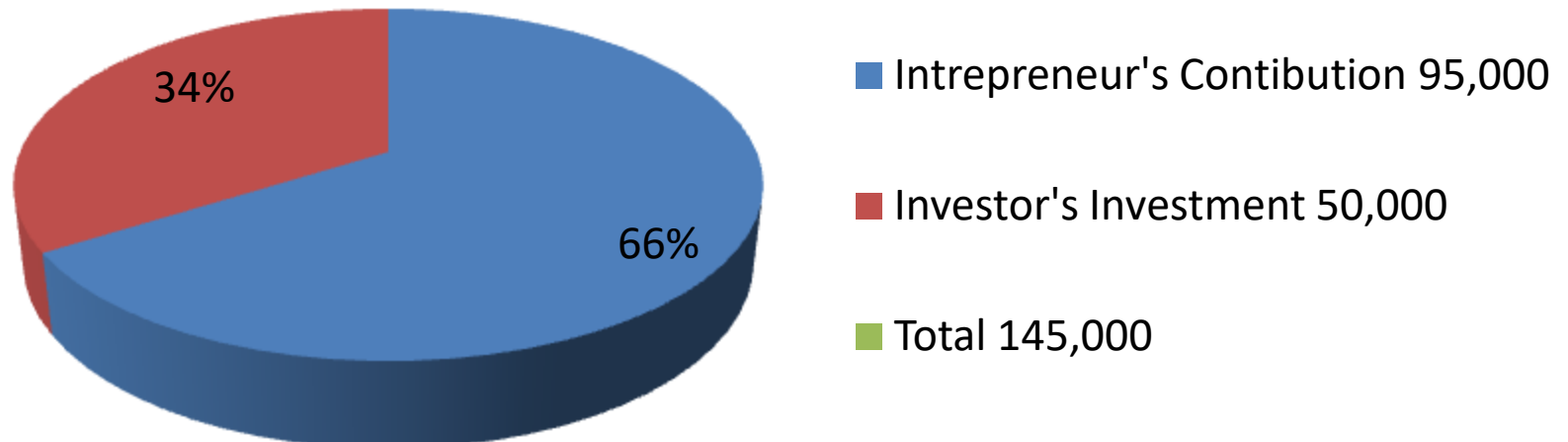
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sari, Lunggi, & Redimet Cloth, etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Sari, Lunggi, & Redimet Cloth, etc	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
	400	12,000	144,000
Flexi+Bkash=300	300	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		550	6,600
Electricity Bill		400	4,800
Transportation		2,000	24,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Guard		120	1,440
Bank Charge		100	1,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Goj Cloth	10,000	10,000	20,000
Shari,Lunggi	10,000	30,000	40,000
Retimed Cloth	20,000	10,000	30,000
Others	10,000	0	10,000
Security of Shop	45,000		45,000
Total	95,000	50,000	145,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Pri, Lunggi, &Redimet Cloth,etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Pri, Lunggi, &Redimet Cloth,etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Total variable Expense (B)	4,500	135,000	1,620,000	1,701,000	1,786,050
Flexi+Bkash=400	400	12,000	144,000	151,200	158,760
	500	15,000	180,000	189,000	198,450
Contribution M. (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		550	6,600	7,000	8,000
Electricity Bill		400	4,800	5,000	6,000
Transportation		2,000	24,000	25,000	26,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		100	1,200	1,300	1,500
Guard		120	1,440	1,600	1,700
Bank Charge		100	1,200	1,200	1,400

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	234,360	248,500	262,010
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		214,360	442,860
	Total Cash Inflow	284,360	462,860	704,870
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	214,360	442,860	684,870

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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









