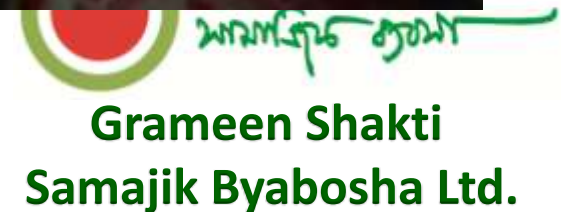


## Proposed NU Business Name: **R.S PRODUCT**



Project identification and prepared by: Md. Moshir Rahman  
Sreenagar, Munshigonj  
Project verified by: Md. Shamsul Arefin



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

Name	:	<b>SELINA AKTER</b>
Age	:	21-10-1987(30 Years)
Education, till to date	:	Class ix
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Chormordon P.O ;Rosuniya P.S: Sirajdikhan,Dist.Munshigonj.
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>BILKIS AKTER</b>
(iii) Father's name	:	<b>MD SIRAJUL ISLAM</b>
(iv) GB member's info	:	Branch: Esapura, Centre # 20(Female), Member ID: 4281, Group No: 01 Member since:01-04-1996-2005(09 Years) First loan: BDT 2,000/-              Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	15 years of business experience. : 15 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01938-499482
Family's Contact No.	:	01743-300620
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BILKIS AKTAR** joined Grameen Bank since 09 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>R.S PRODUCT</b>
Location	:	Chormordon,Sirajdikhan ,Munshigonj.
Total Investment in BDT	:	BDT 91,000/-
Financing	:	Self BDT 41,000/- (from existing business) 45% Required Investment BDT 50,000/- (as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 6 ft= 72 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; pad,three pice etc.</li> <li>▪Average 40% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The shop is won.</li> <li>▪Collects goods from Sirajdikhan.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

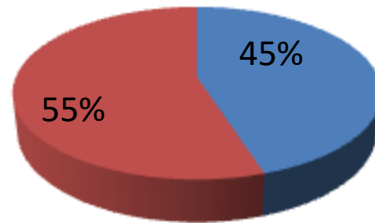
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
pad,three pice etc.	1,000	30,000	360,000
<b>Total Sales (A)</b>	1,000	30,000	360,000
<b>Less. Variable Expense</b>			
pad,three pice etc.	650	19,500	234,000
<b>Total variable Expense (B)</b>	<b>650</b>	<b>19,500</b>	<b>234,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Salary(self)		5,000	60,000
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E) [C-D)</b>		<b>5,300</b>	<b>63,600</b>

### Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing mechine	4	7000	28000		0	0	0	28,000
fom	0	0	5000		0	0	10,000	15,000
rabar	0	0	3000		0	0	10,000	13,000
tula	0	0	2000		0	0	5,000	7,000
ragsin	0	0	2000		0	0	10,000	12,000
bell	0	0	1000		0	0	5,000	6,000
				other	0	0	10,000	10,000
<b>Total</b>			<b>41000</b>				<b>50,000</b>	<b>91,000</b>

### Source of finance

■ Entrepreneur investment 41,000    
 ■ Investore investment 50,000    
 ■ Total investment 91,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%
<b>Revenue (sales)</b>				
pad,three pice etc.	1,300	39,000	468,000	491,400
<b>Total Sales (A)</b>	1,300	39,000	468,000	491,400
<b>Less. Variable Expense</b>				
pad,three pice etc.	845	25,350	304,200	319,410
<b>Total variable Expense (B)</b>	<b>845</b>	<b>25,350</b>	<b>304,200</b>	<b>319,410</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>455</b>	<b>13,650</b>	<b>163,800</b>	<b>171,990</b>
<b>Less. Fixed Expense</b>				
Salary (self)		5,000	60,000	60,000
Mobile bill		200	2,400	2,520
<b>Non Cash Item</b>				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>5,200</b>	<b>62,400</b>	<b>62,520</b>
<b>Net Profit (E) [C-D)</b>		<b>8,450</b>	<b>101,400</b>	<b>109,470</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	<b>101,400</b>	<b>109,470</b>
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		71,400
	<b>Total Cash Inflow</b>	<b>151,400</b>	<b>180,870</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)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,400</b>	<b>150,870</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others 01  
Experience & Skill : 15 Years  
Own Business :15  
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







