

Proposed NU Business Name: **RAHUL ENTERPRISE**



Project identification and prepared by: MD. Majnu Hossen ,
Sherpur Unit, Bogra

Project verified by: MD. Muzaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE.KANAY LAL
Age	:	02-05-1985 (19 Years)
Education, till to date	:	CLASS FIVE
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: bilkajuli, P.O:PacibariP.S: Dhount, , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI. MOMOTA RANI
(iii) Father's name	:	SREE.NILMONI DASS
(iv) GB member's info	:	Branch: Dhount, Centre # 27(Female), Member ID: 2023; No:01 Member since: 02-07-2006 (10Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 21,000
(v) Who pays GB loan installment	:	Nil
(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	:	7 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01962-614687
Mother's Contact No.	:	01787-957818
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI. MOMOTA RANI joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Business Info

Proposed NU Business Name
Nobin Udyokta

Business Name	:	RAHUL ANTERPRISSE
Location	:	Hatkolla , Sherpur,
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Medicine etc. ▪Average 35% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed. ▪The shop is rented. ▪Collects goods from Sherpur. ▪Agreed grace period is 3 months.

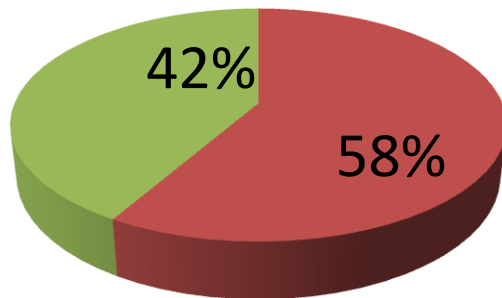
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Dalle, Kulla, Caillan, Hossa,ect.	4,000	120,000	1,440,000
Total sales (A)	4,000	120,000	1,440,000
Less Variable Exp.			
Dalle, Kulla, Caillan, Hossa,ect.	2,800	84000	88200
Total Variable exp. (B)	2,800	84000	88200
Contribution Margin CM [C= (A-B)]	1,200	36,000	432,000
less fixed exp.			
Rent		500	6000
Transportation		6000	72,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile		300	3,600
total fixed cost (D)		12,000	144,000
Net profit (E) [C-D]		24,000	288,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Dalle	200	70	14,000	200	70	14,000	28,000
Kulla	100	50	5,000	100	50	5,000	10,000
Caillan	100	50	5,000	100	50	5,000	10,000
Hossa	50	60	3,000	50	60	3,000	6,000
Dalle Smoll	50	40	2,000	50	40	2,000	4,000
Kulla	50	40	2,000	50	40	2,000	4,000
Caillon	50	50	2,500	50	50	2,500	5,000
Daile	100	30	3,000	100	30	3,000	6,000
Caillon	50	50	2,500	50	50	2,500	5,000
Others	-	-	6,000	-	-	8,500	14,500
Security	1	30000	30,000	0	0	0	30,000
Total	750		70,000	250		50,000	120,000

Source of Finance



■ Entrepreneur's Contribution 70,000

■ Investor's Investment 50,000

■ Total 120,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenew (sales)					
Dalle, Kulla, Caillan, Hossa,ect.	6,000	180000	2160000	2268000	2381400
Total Sales (A)	6,000	180000	2160000	2268000	2381400
less variable Expenses					
Dalle, Kulla, Caillan, Hossa,ect.	4,200	126000	1512000	1587600	1666980
Total variable Expenses (B)	4,200	126000	1512000	1587600	1666980
Contribution Margin (CM)= (A-B)	1,800	54000	648000	680400	714420
Less Fixed Expenses					
Rent		500	6000	6300	6615
Transportation		6,000	72000	75600	79380
Salary (self)		5,000	60000	63000	66150
Entertainment		200	2400	2520	2646
Mobile		300	3600	3780	3969
Total Fixed Cost		12,000	144000	151200	158760
Net Profit (E) (C-D)		42,000	504000	529200	2222640
Investment Payback			20,000	20,000	20,000

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

SR#	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	121,200	88,960	88,960
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73,200	73,200
	Total Cash Inflow	201200	162160	162160
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)	20000	20000	20000
	Total Cash Outflow	128,000	20000	20000
3	Net Cash Surplus	73,200	114160	114160

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 14 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









FAMILY PICTURE

