

Proposed NU Business Name: MS ROHIM & SONS



Project identification and prepared by: Md Belal Hossain
Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD TARKUR RAHMAN
Age	:	01-01-1995 (23 Years)
Education, till to date	:	BA
Marital status	:	Single
Children	:	-
No. of siblings:	:	01 Brother & 3 Sisters
Address	:	Vill: Matiagoda, P.O: Chandgazi, P.S: Chagolnaiy, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PEYARA BEGUM
(iii) Father's name	:	ROHIM ULLAH
(iv) GB member's info	:	Branch: Mohayama Chagolnaiya, Centre # 47 (Female), Member ID: 5253/1, Group No: 05 Member since: 22-03-2007 to 2013 (05 Years) First loan: BDT 3,000
Further Information:		Existing Loan: 10,000/-, Outstanding loan: /-
(v) Who pays GB loan installment	:	N/A
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-077650
Mother's Contact No.	:	01817-532376
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PEYARA BEGUM joined Grameen Bank since 05 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS ROHIM & SONS
Location	:	Chandgazi Vitorer Bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 1,55,000/-
Financing	:	Self BDT 95,000/-(from existing business) 61% Required Investment BDT 60,000/-(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, Confectionery item etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪Collects goods from Feni.▪The shop is owned.▪Agreed grace period is 3 months.

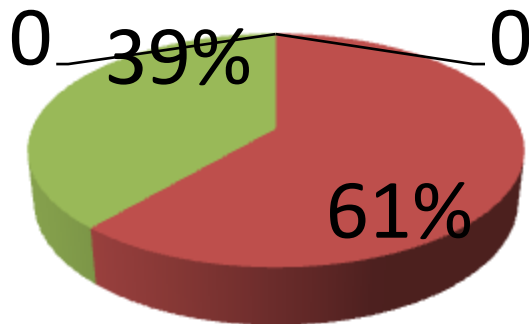
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Confectionery item	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Confectionery item	45,000	540,000
Total variable Expense (B)	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Guard	300	3,600
Transportation	800	9,600
Entertainment	200	2,400
Total fixed Cost (D)	7,100	85,200
Net Profit (E) [C-D]	7,900	94,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	200	55	11,000	200	55	11,000	22,000
Biscuit	500	25	12,500	500	25	12,500	25,000
Rice	5	2000	10,000	5	2000	10,000	20,000
Flour	5	1900	9,500	5	1900	9,500	19,000
Chanachur	100	20	2,000	100	20	2,000	4,000
Pulse	2	5000	10,000	2	5000	10,000	20,000
Potato	200	9	1,800	200	9	1,800	3,600
Soap	200	30	6,000	107	30	3,200	9,200
Washing Powder	100	45	4,500	0	0	0	4,500
Others	1	27700	27,700	0	0	0	27,700
Total	1313		95,000	1,119		60,000	155,000

Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 60,000
- Total 155,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Confectionery item	93,000	1,116,000	1,171,800	1,230,390
Total Sales (A)	93,000	1,116,000	1,171,800	1,230,390
Less. Variable Expense				
Confectionery item	69,750	837,000	878,850	922,793
Total variable Expense (B)	69,750	837,000	878,850	922,793
Contribution Margin (CM) [C=(A-B)]	23,250	279,000	292,950	307,598
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Guard	300	3,600	3,600	3,600
Transportation	1,100	13,200	15,500	17,000
Entertainment	200	2,400	3,000	3,500
Salary (staff)	3,000	36,000	3,000	3,000
Total Fixed Cost	10,500	126,000	97,600	101,100
Net Profit (E) [C-D]	12,750	153,000	195,350	206,498
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	153,000	195,350	206,498
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		129,000	300,350
	Total Cash Inflow	213,000	324,350	506,848
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	129,000	300,350	482,848

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

