

Proposed NU Business Name: **M/S RABBI HASAN LIBRARY & COSMETICS**



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Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyoktar

Name	:	MD. RAZIBUL HASAN
Age	:	21-11-1984(32 YEARS)
Education, till to date	:	B,A
Marital status	:	Unmarried
Children	:	none
No. of siblings:	:	3 Brothers, 1 Sister,
Address	:	Vill: Kharigagati P.O:Raja bari, hut P.S: Godagari,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.RABEKA BEGUM
(iii) Father's name	:	MD.MOTIYAR RAHAMAN
(iv) GB member's info	:	Branch: Daupara , Centre 40(Female), Member ID: 3281/1, Group No: 02 Member since: 02/10/2012(5 years) First loan: BDT 5,000/=
Further Information:		Existing Loan: BDT. 30,000/= , Outstanding loan: Nill
(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	:	02 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.	:	01736-498928
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.RABEKA BEGUM joined Grameen Bank since 05 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	:	M/S RABBI HASAN LIBRARY & COSMETICS
Location	:	Raja Bari
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft* 15ft= 225 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Stationary & Cosmetics item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed.▪The shop is rent.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

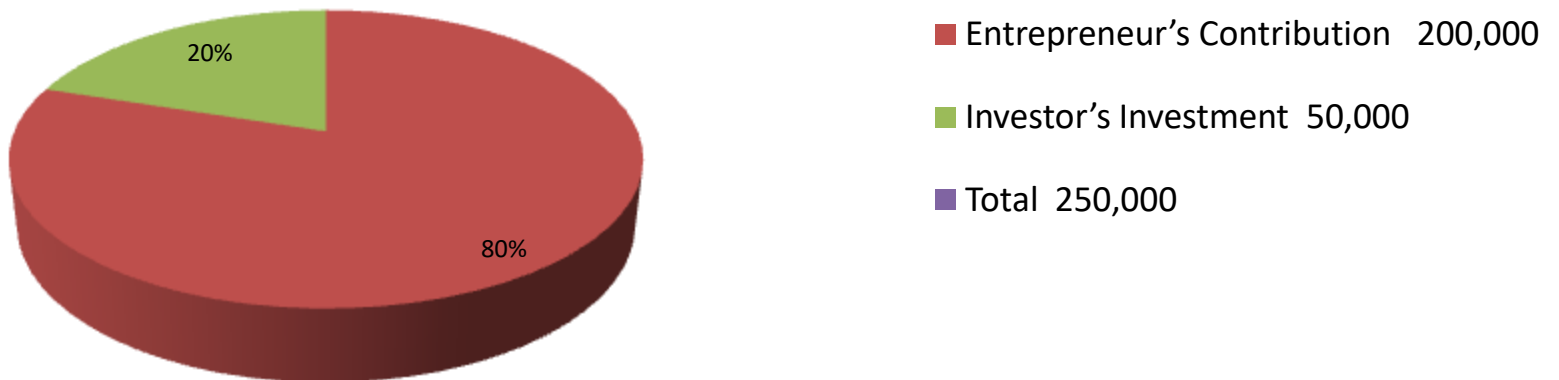
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Cosmetics sales	2,400	72,000	864000
Total variable Expense (B)	2,400	72,000	864000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		1500	18,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		7,900	94,800
Net Profit (E) [C-D]		10,100	121,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics			100000	0	0	30000	130,000
Photocopy machine			100000	0	0		100000
Stationary				0	0	20000	20000
				0	0	0	0
						0	0
						0	0
				1			0
						0	0
Total	0	0	200000		0	50000	250000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
oil,rice,wheat,cosmatic etc.	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense	3200	96000	1152000	1209600	1270080
oil,rice,wheat,cosmatic etc.	3200	96000	1152000	1209600	1270080
Total variable Expense (B)	800	24000	288000	302400	317520
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less. Fixed Expense					
Rent		1500	18000	18000	18000
Electricity Bill		500	6000	6000	6000
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment		200	2400		
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7900	94900	92500	92500
Net Profit (E) [C-D]		16100	193100	209900	225020
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	193100	209900	225020
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		173100	363000
	Total Cash Inflow	243,100	383000	588020
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	173,100	363000	568020

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Raja Bari
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE

