

Proposed NU Business Name: MD. ABDUR RAZZAK ENTERPRAIZ



Project identification and prepared by: Md. Rokon Uddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR RAZZAK
Age	:	25-12-1991(26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02 Doughter
No. of siblings:	:	03 Brother, 01 Sister
Address	:	Vill: Horidagasi, P.O: Keshohat, P.S: Mohanpur , 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	:	MOST. AFROZA BEGUM
(iii) Father's name	:	MD. KAZEM UDDIN
(iv) GB member's info	:	Branch: Rayghati, Mohanpura Centre 75 (Female), Member ID: 10525, Group No: 03 Member since: 2004- Present (13Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 42,000 Outstanding loan:18,708/=
(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	:	Ten years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Furniture Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-700510
Mother's Contact No.	:	01845-279095
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AFROZA BEGUM joined Grameen Bank since 13 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	:	MD. ABDUR RAZZAK ENTERPRAIZ
Location	:	Keshorhat Bazar,Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business)50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 08 ft = 80 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; 1-99 item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Eixsisting Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
1-99 Item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
1-99 Item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Guard			
Transportation		2,000	24,000
Entertainment		300	3,600
Bank service Charge			
Total fixed Cost (D)		11,600	1,39,200
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Plastic Item	-	-	20,000	-	-	20,000	40,000
Givft Item	-	-	15,00	-	-	20,000	35,000
Kach Item	-	-	10,000	-	-	10,000	20,000
Others Item	-	-	5,000	-	-	-	5,000
Advance For Shop	-	-	35,000	-	-	-	35,000
Total			50,000			50,000	1,00,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
1-99 Item	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
1-99 Item	3,600	1,08,000	12,96,000	13,60,800	14,28,840
Total variable Expense (B)	3,600	1,08,000	12,96,000	13,60,800	14,28,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		400	4,800	5,000	5,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		3,000	36,000	38,000	40,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)		3,000	36,000	36,000	36,000
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		13,100	1,57,200	1,60,300	1,63,800
Net Profit (E) [C-D]		13,900	1,66,800	1,79,900	1,93,410
Investment Payback			20,000	20,000	20,000

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	1,66,800	1,79,900	1,93,410
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,46,800	3,06,700
	Total Cash Inflow	2,16,800	3,26,700	5,00,110
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	1,46,800	3,06,700	4,80,110

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 02
Experience & Skill : 10 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

