

Proposed NU Business Name: **RAZZAK MOBIL HOUSE MASHINARIJ**



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

Project verified by: MD. Majharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR RAZZAK
Age	:	25-07-1994(33 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	4 Son
No. of siblings:	:	3 Bather 2 Sister
Address	:	Vill:Kamarkandi.P.O:Khamarkandi,P.S:Sherpur,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MOST. KOMALA KATUN
(iv) GB member's info	:	MD. KBAJ ALI Branch:Garidaha,Sherpur,Centre # 43 (Female), Member ID 2786; Group No:02 Member since: 10-03-1990(20 Years)
Further Information:		First loan: -2,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 7,000, Outstanding loan:NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	26 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.	:	01713-805024
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sherpur Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KOMALA KATUN joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAZZAK MOBIL HOUSE MASHINARIJ
Location	:	Khamarkandi Bazar, Sherpur, Bogra.
Total Investment in BDT	:	BDT 805,000/-
Financing	:	Self BDT 725,000/- (from existing business) 90% Required Investment BDT 80,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 12 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Tharat Paip, Housing Paip, Priston, Biyaring, Etc.▪ Average 5% 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 Bogra.▪ Agreed grace period is 3 months.

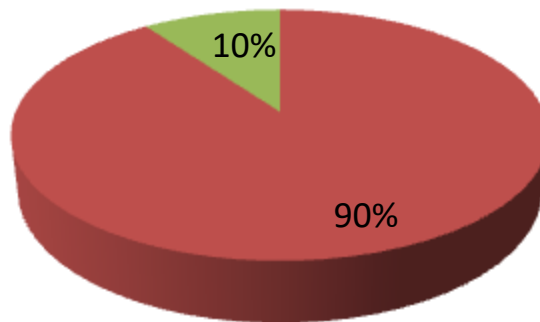
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tharat Paip, Housing Paip, Priston,Biyaring,Etc.	25,000	750,000	9,000,000
Total Sales (A)	25,000	750,000	9,000,000
Less. Variable Expense			
Tharat Paip, Housing Paip, Priston,Biyaring,Etc.	23,750	712,500	8,550,000
Total variable Expense (B)	23,750	712,500	8,550,000
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	450,000
Less. Fixed Expense			
House rant		400	4,800
Electricity Bill		300	3,600
Transportation		7,000	84,000
Salary (self)		5,000	60,000
Entertainment		3,000	36,000
Guard		270	3,240
Mobile Bill		300	3,600
Total fixed Cost (D)		16,270	195,240
Net Profit (E) [C-D]		21,230	254,760

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tharat Paip	486	380	184,680	2	40,000	80,000	264,680
Housing Paip	25	1200	30,000				30,000
Chailancar	9	350	3,150				3,150
Lailar	25	460	11,500				11,500
Priston	35	406	14,210				14,210
Biyaring	675	115	77,625				77,625
Mobil	6	43,000	254,000				254,000
Oill	4	13740	54,965				54,965
T I Paip	18	2215	39,870				39,870
Security			55,000				55,000
Total	1283		725,000	2		80,000	805,000

Source of Finance



- Entrepreneur's Contribution
725,000
- Investor's Investment 80,000
- Total 805,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Tharat Paip, Housing Paip, Priston,Biyaring,Etc.	14200	426000	5112000	5367600	5635980
0	0	0	0	0	0
Total Sales(A)	14200	426000	5112000	5367600	5635980
Less Variable Expense (B)					
Straw, Bran, Medicine etc	13490	404700	4856400	5099220	5354181
Total Variable Expense	13490	404700	4856400	5099220	5354181
Contributon Margin (CM) [C=(A-B)]	710	21300	255600	268380	281799
Less Fixed Expense					
Rent		400	4800	4800	4800
Electric Bill		300	3600	3900	4200
Transportaion		7000	84000	88200	92610
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		270	3240	3240	3240
Gard		400	4800	4800	4800
Generator			0	0	0
Mobil Bill			0	100	200
Total Fixed Cost (D)		16370	196440	201040	205850
Net Profit (E)= [C-D]		4930	59160	62118	65224
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	59,160	62118	65223.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		27160	57278
	Total Cash Inflow	139,160	89,278	122,502
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	27,160	57,278	90,502

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 05 Others:0
Experience & Skill : 26 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

