

Proposed NU Business Name: **MS RIYAD ENTERPRISE**



Project identification and prepared by: Md Aatur Rahman,
Sokhipur Unit, Tangail

Project verified by: Md Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RUMAN MIA
Age	:	07-03-1990 (26 Years)
Education, till to date	:	Degree
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Gorgobindopur, P.O: Sokhipu, P.S: Sokhipur , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAFEZA KHATUN
(iii) Father's name	:	LATE ASHRAF ALI
(iv) GB member's info	:	Branch: Kalia Sokhipur, Centre # 27 (Female), Member ID: 2682, Group No: 05 Member since: 07-08-2012 (5 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 16,000, Outstanding loan: BDT 8,446/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-367495
Mother's Contact No.	:	01629-155115
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAFEZA KHATUN joined Grameen Bank since 05 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	:	MS RIYAD ENTERPRISE
Location	:	Jayda Market, Sokhipur, Tangail
Total Investment in BDT	:	BDT 850,000/-
Financing	:	Self BDT 800,000/-(from existing business) 94% Required Investment BDT 50,000/-(as equity) 06%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪Layer and feed seller.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Tangail.▪The shop is rented.▪Agreed grace period is 3 months.

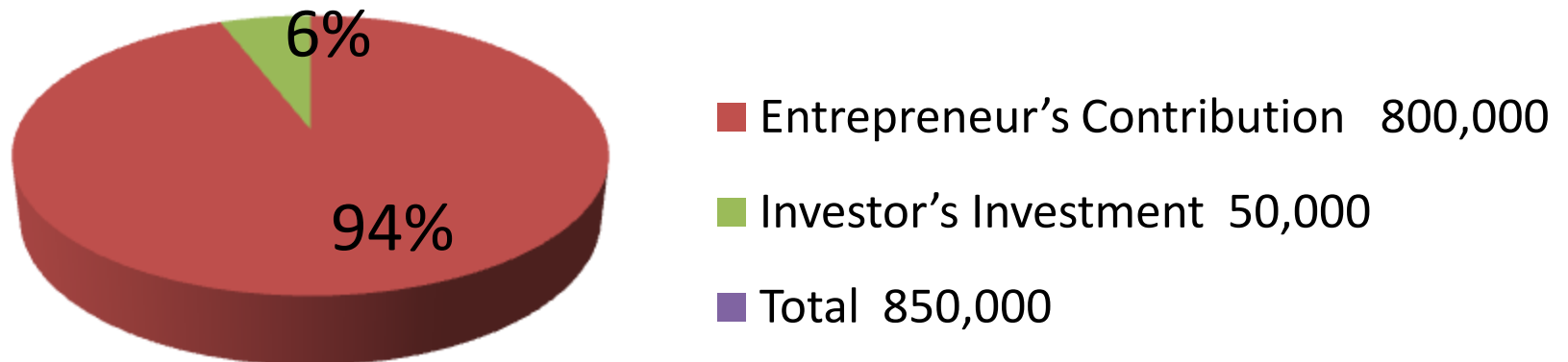
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
hen	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
hen, Feed	85,000	1,020,000
Total variable Expense (B)	85,000	1,020,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	2,000	24,000
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	400	4,800
Entertainment	200	2,400
Rent	600	7,200
Total fixed Cost (D)	8,400	100,800
Net Profit (E) [C-D]	6,600	79,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Layer	1200	500	600,000	0	0	0	600,000
Medicine	1	100000	100,000	0	0	0	100,000
Feed	38	2125	80,000	24	2125	50,000	130,000
Security	1	20000	20,000	0	0	0	20,000
Total	1239.6	122625	800,000	24	2,125	50,000	850,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year
Revenue (sales)			
hen	135,000	1,620,000	1,701,000
Total Sales (A)	135,000	1,620,000	1,701,000
Less. Variable Expense			
hen, Feed	114,750	1,377,000	1,445,850
Total variable Expense (B)	114,750	1,377,000	1,445,850
Contribution Margin (CM) [C=(A-B)	20,250	243,000	255,150
Less. Fixed Expense			
Electricity Bill	2,000	24,000	24,000
Mobile Bill	300	3,600	4,000
Salary (self)	5,000	60,000	60,000
Transportation	400	4,800	5,500
Entertainment	200	2,400	3,000
Rent	600	7,200	7,200
Total Fixed Cost	8,500	102,000	96,500
Net Profit (E) [C-D)	11,750	141,000	158,650
Investment Payback		30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	141,000	158,650
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		111,000
	Total Cash Inflow	191,000	269,650
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	111,000	239,650

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 5 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

