

**Proposed NU Business Name: ROBIUL MODSO KHAMAR**



Project identification and prepared by: Mr. Kabir Raksam, Tahirpur Unit , Rajshahi

Project verified by: Mr. Kabir Raksam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. ROBIUL ISLAM</b>
Age	:	12-07-1985( 32 Year)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Sister
Address	:	Vill: vobanipur purbopara, P.O: ujankholsi,P.S: durgapur, 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	:	<b>MST. KOHINUR BIBI</b>
(iii) Father's name	:	<b>MD. AYEJUDDIN PRANF</b>
(iv) GB member's info	:	Branch: Noapara, Centre # 49(Female), Member ID: 4610/1 , Group No:02 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan : 21420
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Pan bor
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01789107101
Father's Contact No.	:	01732454884
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KOHINUR BIBI** joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

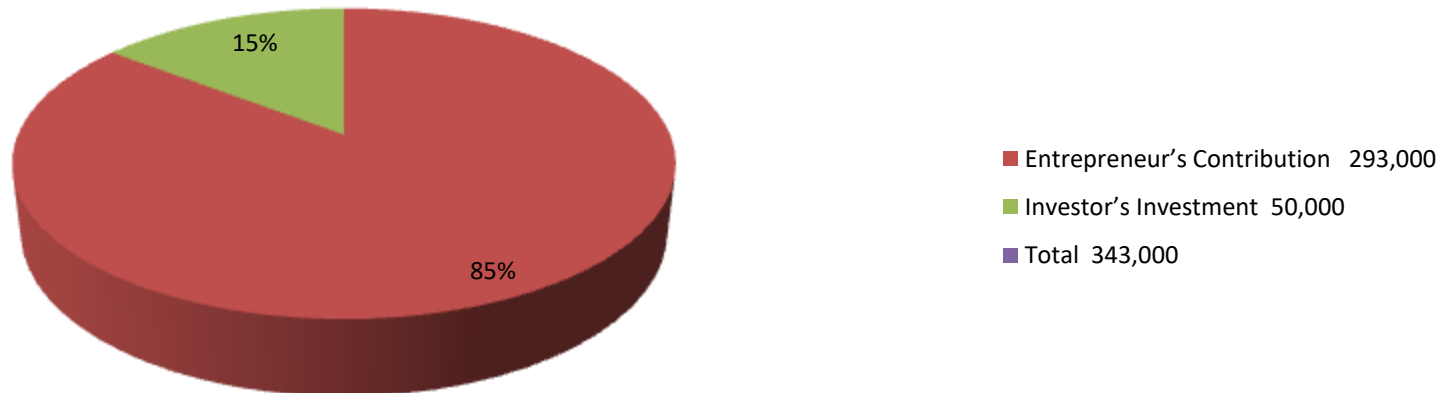
Business Name	:	<b>ROBIUL MODSO KHAMAR</b>
Location	:	Vobanipur purbopara, durgapur,Rajshahi
Total Investment in BDT	:	BDT 3,43,000
Financing	:	Self BDT 293,000-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15 bigha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
sales		50,000	600000
<b>Total Sales (A)</b>		50,000	600000
<b>Less. Variable Expense</b>		0	
sales of product		10,000	120000
<b>Total variable Expense (B)</b>		10,000	120000
<b>Contribution Margin (CM) [C=(A-B)]</b>		40,000	480000
<b>Less. Fixed Expense</b>			
Rent		2900	34,800
Electricity Bill			0
Mobile Bill		100	1,200
Salary (self)		5000	60,000
food		20000	240,000
Transportation		1000	12,000
Entertainment			0
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>29,000</b>	<b>348,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,000</b>	<b>132,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
ruji	600p	100	60,000		15000	30000	90,000
katla	300p	400	120,000			20000	140,000
Japani crup	200p	200	40,000				8,000
silver	100p	100	10,000				10,000
mregel	500p	100	50,000				50,000
blard crup	35p	200	7,000				7,000
glass crup	30p	200	6,000				6,000
<b>Total</b>	<b>0</b>	<b>1300</b>	<b>293000</b>		<b>15000</b>	<b>50000</b>	<b>311000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
rui,katla,japani,silver,etc		50000	600000	630000	661500
<b>Total Sales (A)</b>		50000	600000	630000	661500
<b>Less. Variable Expense</b>		0	0	0	0
rui,katla,japani,silver,etc		10000	120000	126000	132300
<b>Total variable Expense (B)</b>		10000	120000	126000	132300
<b>Contribution Margin (CM) [C=(A-B)</b>		40000	480000	504000	529200
<b>Less. Fixed Expense</b>					
Rent		2900	34800	34800	34800
Electricity Bill					
Mobile Bill		100	1200	1300	1400
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	14000
food		20000	240000	241000	242000
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		29000	348100	350200	352300
<b>Net Profit (E) [C-D)</b>		11000	131900	153800	176900
<b>Investment Payback</b>			20000	20000	20000



# 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>(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	131900	153800	176900
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		111900	<b>245700</b>
	<b>Total Cash Inflow</b>	<b>181900</b>	<b>265700</b>	422600
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	20,000
<b>3</b>	<b>Net Cash Surplus</b>	<b>111900</b>	<b>245700</b>	<b>402600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : , vobanipur purbopara,  
ujankholi,durgapur,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



গ্রামীণ বাংলা  
স্বাস্থ্য পরিষেবা  
স্বাস্থ্য অধিদপ্তর

বহি নং : ০২

২০১৭/২০১৮

লাইসেন্স নং ৪

লাইসেন্স ধারীর নাম : শ্রী শ্রী ব্রজেন হোসেন

পিতা/স্বামী নাম : শ্রী শ্রী মোহন চন্দ্র হোসেন

মাতার নাম : শ্রী শ্রী সার্বভৌম চন্দ্র

গ্রাম : বৈষ্ণবপুর ওয়ার্ড নং : ০২

উপজেলা : দুর্গাপুর, জেলা : রাঙ্গামাটি

প্রতিষ্ঠানের নাম : ব্রজেন হোসেন হাট

পেশার ধরণ : স্বাস্থ্যসেবা

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ১০০০ ভ্যাট ১৫% ১৫০

ক্ৰম : ১০০০ বন্দোবস্ত ১০০০

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা : স্বাস্থ্যসেবা

লাইসেন্স এর মেয়াদ : ২০



