

Proposed NU Business Name: Rabeya Monohari & Kobutor Palon



Project identification and prepared by: Md Serazul Islam,
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Mst. Rabeya
Age	:	25-06-1992 (25 Years)
Education, till to date	:	Class Six
Marital status	:	Married(Husband Abandoned)
Children	:	0 Dauther 0 Son
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill: Hamidpur ,P.O: kalihati ,P.S: Ghatail, 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	:	Anowara Begum
(iii) Father's name	:	Ferdous Ahmed
(iv) GB member's info	:	Branch: BrahmonShason,Ghatail, Centre # 31 (Female), Member ID: 4125 , Group No: 06 Member since: 14-03-1988 (29Years) First loan: BDT = 1000 Last Loan = 45000
Further Information:	:	Outstanding loan:=2200
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	0 years of business experience.
Own Business and Training Info	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-587034
Family's Contact No.	:	01928-837973
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Anowara joined Grameen Bank since 29 years ago. At first she took BDT 1,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Rabeya Monohari & Kobutor Palon
Location	:	Back Of Madrasa,Hamidpur,Ghatail,Tangail.
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40,000/- (from existing business) % Required Investment BDT 40,000/- (as equity) %
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
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Kobutor,Soft Drinks,Rice,Biscuit,Soap,Feed, etc. ▪Average 15 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The Entrepreneur Is Owner Of The Shop. ▪Collects goods from Hamidpur. ▪Agreed grace period is 3 months.

Existing Business

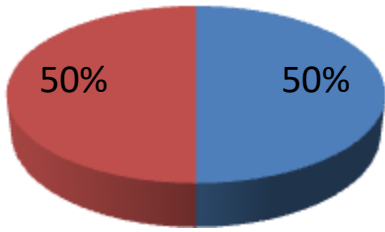
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Kobutor, Soft Drinks, Rice, Biscuit, Soap, Feed, etc.	3,000	90,000	1,080,000
	0	0	0
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Kobutor, Soft Drinks, Rice, Biscuit, Soap, Feed, etc.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent(Kobutor Feed)		1,000	12,000
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		0	0
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		200	2,400
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Kobutor	20	600	12000	Kobutor	10	600	6,000	18,000
Soft Drinks	15	600	9000	Rice	10	2200	22,000	31,000
Rice	16	90	1440	Oil	1	1200	1,200	2,640
Biscuit	20	300	6000				0	6,000
Soap	30	90	2700				0	2,700
Feed	1	1000	1000				0	1,000
			0				0	0
			0				0	0
			0				0	0
Others	1	7860	7860				0	7,860
Secuirity of Shop			0					0
Machinaries			0	Others			10,800	10,800
Total			40,000				40,000	80,000

Source of Finance

■ Entrepreneur's contibution 40000
 ■ Investor's Investment 40000
 ■ Total 80000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Kobutor,Soft Drinks,Rice,Biscuit,Soap,Feed, etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
0	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Kobutor,Soft Drinks,Rice,Biscuit,Soap,Feed, etc.	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		220	2,640	2,772	2,911
Transportation		1,100	13,200	13,860	14,553
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,530	90,360	91,278	92,242
Net Profit (E) [C-D]		8,220	98,640	107,172	116,131
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	98,640	107,172	116,131
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		82,640	173,812
	Total Cash Inflow	138,640	189,812	289,943
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	82,640	173,812	273,943

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business : 05 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