

Proposed NU Business Name: **RAZZAK ENTERPRISE**



Project identification and prepared by: Md. Shaha Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAHMUDUL HASAN
Age	:	29-11-1990(33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother 02 Sister
Address	:	Vill: Kallanpur P.O: Narhotto Thana: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SHAHANARA BEGUM
(iii) Father's name	:	MD. ABDUR RAZZAK
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 25(Female), Member ID: 3274/1, Group No: 04 Member since: 23-03-1996-2001 (06 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT: Nil
(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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-773401
Mother's Contact No.	:	01747-137737
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHANARA BEGUM joined Grameen Bank since 18 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	:	RAZZAK INTERPRISE
Location	:	Bibirpukur Bazar,Kahalu, Bogra
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 380,000/-(from existing business) 79% Required Investment BDT 100,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 19 ft= 171 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cement, Rang , Gas Stop, etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Bogra▪Agreed grace period is 3 months.

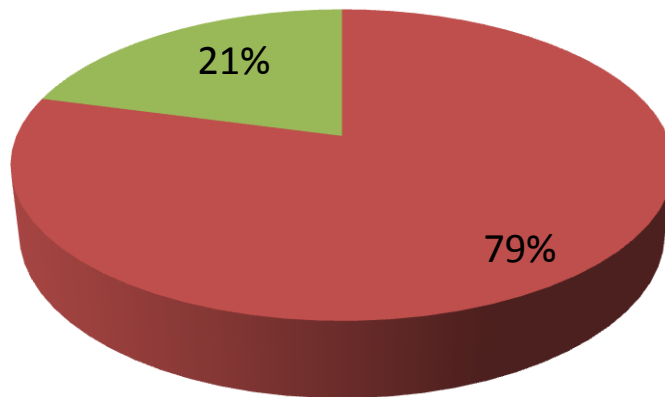
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cement, Rang , Gas Stop	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
Cement, Rang , Gas Stop	3,400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Guard		200	2400
Entertainment		300	3600
Mobile bill		500	6000
Total fixed cost (D)		8,800	105600
Net Profit (E)= [C-D]		9,200	110400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gas Selinder	13	2,200	28600	15	2,200	33000	61600
Gas Stop	40	2,000	80000	15	2,000	30000	110000
Rong	160	340	54400	50	340	17000	71400
Chok Pauder	75	100	7500	80	100	8000	15500
Regutor	20	230	4600	55	230	12650	17250
Thinar	100	50	5000	0	0	0	5000
Security	1	200,000	200000	0	0	0	200000
Total	213	0	380,000	215	0	100,000	480,000

Source of Finance



- Entrepreneur's Contribution 380,000
- Investor's Investment 100,000
- Total 480,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cement, Rang , Gas Stop	6,000	180000	2160000	2268000	2381400
Total Sales (A)	6,000	180000	2160000	2268000	2381400
Less Variable Expense		0	0	0	0
Cement, Rang , Gas Stop	5,100	153000	1836000	1927800	2024190
Total variable Expense (B)	5,100	153000	1836000	1927800	2024190
Contribution Margin (CM) [C=(A-B)	900	27000	324000	340200	357210
Less Variable Expense			0	0	0
Rent		2,000	24000	25200	26460
Electricity bill		500	6000	6300	6615
Transportation		800	9600	10080	10584
Salary (self)		5000	60000	63000	66150
Salary(Staff)		5,000	60000	63000	66150
Guard		200	2400	2520	2646
Entertainment		500	6000	6300	6615
Mobile bill		700	8400	8820	9261
Total fixed cost (D)		14,700	176400	185220	194481
Net Profit (E)= [C-D]		12,300	147600	154980	162729
Investment Payback			40,000	40,000	40,000

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

SR#	<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	100,000		
1.2	Net Profit	147600	154980	162729
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		107,600	222,580
	Total Cash Inflow	247,600	262,580	385,309
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	107,600	222580	345309

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 04 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

