

Proposed NU Business Name: **Raisa Enterprise**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Islam Uddin
Age	:	18-04-1985 (33 Years)
Education, till to date	:	Masters
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers
Address	:	Vill: Modhubag ,P.O: Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rasida Akter
(iii) Father's name	:	Muslim Uddin
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 05 (Female), Member ID: 6178/2 , Group No: 05 Member since: 03-02-1990 (28 Years) First loan: BDT = 500 /- Last Loan= 60,000/-
Further Information:		Outstanding loan:= Null
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01673-580243
Family's Contact No.	:	01725-779529
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rasida Akter joined Grameen Bank since 28 years ago. At first she took BDT 500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Raisa Enterprise
Location	:	Modhubag,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 170,000/- (from existing business) 63% Required Investment BDT 100,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	The Shop Is Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Owner .▪Collects goods from Tongi .▪Agreed grace period is 3 months.

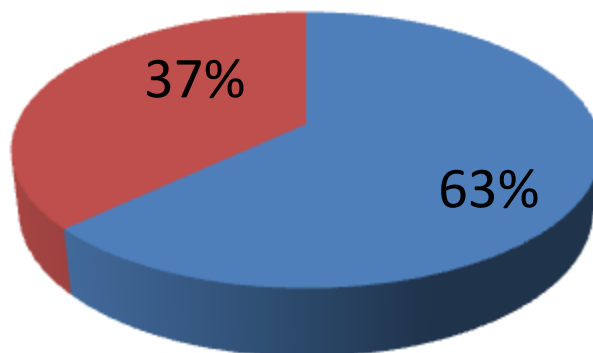
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Iteam	2,500	75,000	900,000
	0	0	0
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery Iteam	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		300	3,600
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		7,800	93,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	10	3000	30000	Rice	12	3000	36000	66,000
Pulse	2	5000	10000	Pulse	3	5000	15000	25,000
Oil	1	16000	16000	Oil	1	16000	16000	32,000
Ata	50	120	6000	Ata	55	120	6600	12,600
Soup	4	840	3360	Soup	5	840	4200	7,560
Onion	12	600	7200	Onion	10	600	6000	13,200
Garlic	35	120	4200	Garlic	40	120	4800	9,000
Bkash	1	80000	80000	Soft Drink	15	25	375	80,375
Soft Drink	60	25	1500				0	1,500
			0				0	0
Others			11740	Others			11,025	22,765
Total			170,000				100,000	270,000

Source of Finance

■ Entrepreneur's contibution 170000 ■ Investor's Investment 100000 ■ Total 270000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery Item	3,500	105,000	1,260,000	1,323,000	1,389,150
	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Grocery Item	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		420	5,040	5,292	5,557
Transportation		330	3,960	4,158	4,366
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,450	89,400	90,870	92,414
Net Profit (E) [C-D]		13,550	162,600	173,730	185,417
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	162,600	173,730	185,417
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		122,600	256,330
	Total Cash Inflow	262,600	296,330	441,747
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	40,000	40,000
3	Net Cash Surplus	122,600	256,330	401,747

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



















↑ গ্রামীণ ব্যাংক

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FAMILY PICTURE

