

Proposed NU Business Name: **M/S R M ENTERPRISE**



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Elasin Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMIM AL MAMUN
Age	:	17-01-1981 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Gojiabari, P.O: Hinganogor, P.S: Delduar, 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	:	RUBI BEGUM
(iii) Father's name	:	ABU SAYEED
(iv) GB member's info	:	Branch: Atia Delduar, Centre # 78 (Female), Member ID: 5937, Group No: 07 Member since: 04-08-2009 (06 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 24,940/-, Outstanding loan: BDT 21,740/-
(v) Who pays GB loan installment	:	Mother
(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	:	Twenty Five years experience in running business. He has one year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01729-526615
Mother's Contact No.	:	01716-219844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUBI BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S R M ENTERPRISE
Location	:	Chilimpur, Delduar, Tangail
Total Investment in BDT	:	BDT 5,10,000/-
Financing	:	Self BDT 3,60,000/- (from existing business) 71% Required Investment BDT 1,50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	32 ft x 23 ft= 736 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Water Tank, Pipe, Filter, Tube-well etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka, Tangail.▪Agreed grace period is 4 months.

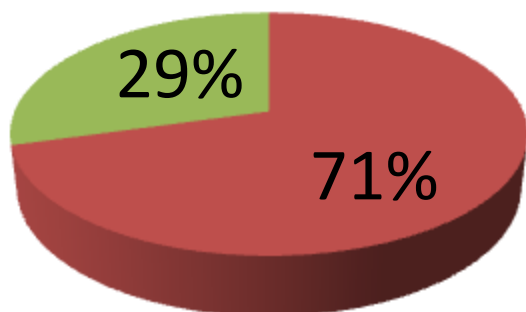
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sanitary Item	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Sanitary Item	3,825	114,750	1,377,000
Total variable Expense (B)	3,825	114,750	1,377,000
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		300	3,600
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Guard		100	1,200
Transportation		2,000	24,000
Total fixed Cost (D)		11,800	141,600
Net Profit (E) [C-D]		8,450	101,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Gazi Tank (5 x 3400)	17,000	0	17,000
PVC 5" (7 x 2100)	14,700	0	14,700
PVC 4" (40 x 800)	32,000	60,000	92,000
Pipe 1.5 (150 x 275)	41,000	0	41,000
Filter 1.5 (60 x 180)	90,000	0	90,000
Tube-well (16 x 2000)	32,000	40,000	72,000
Motor Pump (6 x 5000)	30,000	50,000	80,000
Door (L) (14 x 3700)	51,800	0	51,800
Door (M) (10 x 2100)	21,000	0	21,000
Basin, Pan, GI Pipe, Solution etc	30,500	0	30,500
Total	360,000	150,000	510,000

Source of Finance



- Entrepreneur's Contribution 360,000
- Investor's Investment 150,000
- Total 510,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sanitary Item	6,300	189,000	2,268,000	2,381,400	2,500,470
Total Sales (A)	6,300	189,000	2,268,000	2,381,400	2,500,470
Less. Variable Expense					
Sanitary Item	5,355	160,650	1,927,800	2,024,190	2,125,400
Total variable Expense (B)	5,355	160,650	1,927,800	2,024,190	2,125,400
Contribution Margin (CM) [C=(A-B)]	945	28,350	340,200	357,210	375,071
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Guard		100	1,200	1,500	1,800
Transportation		2,500	30,000	32,000	34,000
Total Fixed Cost		12,400	148,800	152,000	155,300
Net Profit (E) [C-D]		15,950	191,400	205,210	219,771
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	191,400	205,210	219,771
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		131,400	276,610
	Total Cash Inflow	341,400	336,610	496,381
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	131,400	276,610	436,381

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0,
Experience & Skill : 25 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

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Deluxe
Plastic Basin



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PCL PLASTICS


PCL PLASTICS
Manufacturing of Plastic Pipes, Fittings & Tools
101/102/103/104/105/106/107/108/109/110/111/112/113/114/115/116/117/118/119/120/121/122/123/124/125/126/127/128/129/130/131/132/133/134/135/136/137/138/139/140/141/142/143/144/145/146/147/148/149/150/151/152/153/154/155/156/157/158/159/160/161/162/163/164/165/166/167/168/169/170/171/172/173/174/175/176/177/178/179/180/181/182/183/184/185/186/187/188/189/190/191/192/193/194/195/196/197/198/199/200/201/202/203/204/205/206/207/208/209/210/211/212/213/214/215/216/217/218/219/220/221/222/223/224/225/226/227/228/229/230/231/232/233/234/235/236/237/238/239/240/241/242/243/244/245/246/247/248/249/250/251/252/253/254/255/256/257/258/259/260/261/262/263/264/265/266/267/268/269/270/271/272/273/274/275/276/277/278/279/280/281/282/283/284/285/286/287/288/289/290/291/292/293/294/295/296/297/298/299/300/301/302/303/304/305/306/307/308/309/310/311/312/313/314/315/316/317/318/319/320/321/322/323/324/325/326/327/328/329/330/331/332/333/334/335/336/337/338/339/340/341/342/343/344/345/346/347/348/349/350/351/352/353/354/355/356/357/358/359/360/361/362/363/364/365/366/367/368/369/370/371/372/373/374/375/376/377/378/379/380/381/382/383/384/385/386/387/388/389/390/391/392/393/394/395/396/397/398/399/400/401/402/403/404/405/406/407/408/409/410/411/412/413/414/415/416/417/418/419/420/421/422/423/424/425/426/427/428/429/430/431/432/433/434/435/436/437/438/439/440/441/442/443/444/445/446/447/448/449/450/451/452/453/454/455/456/457/458/459/460/461/462/463/464/465/466/467/468/469/470/471/472/473/474/475/476/477/478/479/480/481/482/483/484/485/486/487/488/489/490/491/492/493/494/495/496/497/498/499/500/501/502/503/504/505/506/507/508/509/510/511/512/513/514/515/516/517/518/519/520/521/522/523/524/525/526/527/528/529/530/531/532/533/534/535/536/537/538/539/540/541/542/543/544/545/546/547/548/549/550/551/552/553/554/555/556/557/558/559/560/561/562/563/564/565/566/567/568/569/570/571/572/573/574/575/576/577/578/579/580/581/582/583/584/585/586/587/588/589/590/591/592/593/594/595/596/597/598/599/600/601/602/603/604/605/606/607/608/609/610/611/612/613/614/615/616/617/618/619/620/621/622/623/624/625/626/627/628/629/630/631/632/633/634/635/636/637/638/639/640/641/642/643/644/645/646/647/648/649/650/651/652/653/654/655/656/657/658/659/660/661/662/663/664/665/666/667/668/669/670/671/672/673/674/675/676/677/678/679/680/681/682/683/684/685/686/687/688/689/690/691/692/693/694/695/696/697/698/699/700/701/702/703/704/705/706/707/708/709/710/711/712/713/714/715/716/717/718/719/720/721/722/723/724/725/726/727/728/729/730/731/732/733/734/735/736/737/738/739/740/741/742/743/744/745/746/747/748/749/750/751/752/753/754/755/756/757/758/759/760/761/762/763/764/765/766/767/768/769/770/771/772/773/774/775/776/777/778/779/780/781/782/783/784/785/786/787/788/789/790/791/792/793/794/795/796/797/798/799/800/801/802/803/804/805/806/807/808/809/810/811/812/813/814/815/816/817/818/819/820/821/822/823/824/825/826/827/828/829/830/831/832/833/834/835/836/837/838/839/840/841/842/843/844/845/846/847/848/849/850/851/852/853/854/855/856/857/858/859/860/861/862/863/864/865/866/867/868/869/870/871/872/873/874/875/876/877/878/879/880/881/882/883/884/885/886/887/888/889/890/891/892/893/894/895/896/897/898/899/900/901/902/903/904/905/906/907/908/909/910/911/912/913/914/915/916/917/918/919/920/921/922/923/924/925/926/927/928/929/930/931/932/933/934/935/936/937/938/939/940/941/942/943/944/945/946/947/948/949/950/951/952/953/954/955/956/957/958/959/960/961/962/963/964/965/966/967/968/969/970/971/972/973/974/975/976/977/978/979/980/981/982/983/984/985/986/987/988/989/990/991/992/993/994/995/996/997/998/999/1000

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FAMILY PICTURE