

Proposed NU Business Name: **THE RAK**

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Brief Bio of The Proposed Nobin Udyokta

Name	:	NAZRUL ISLAM
Age	:	12-02-1992 (26 Years)
Education, till to date	:	MSS
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Ratanpur ; P.O Biroli Bazar ; P.S: Feni Sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SEMONA BEGUM
(iii) Father's name	:	NIZAM UDDIN
(iv) GB member's info	:	Branch: Passgasia, Feni, Centre # 03 (Female), Member ID: 1174/3, Group No: 04 Member since: 2008 To 2014 (08 Years) First loan: BDT 20,000 /-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: 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	:	10 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-422942
Family's Contact No.	:	01786662527
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEMONA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	THE RAK
Location	:	Appayon Afroz Tower, Feni
Total Investment in BDT	:	BDT 582,000/-
Financing	:	Self BDT 522,000/- (from existing business) 90% Required Investment BDT 60,000/- (as equity) 10%
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	:	300,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, T-Shirt, Polo Shirt Etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

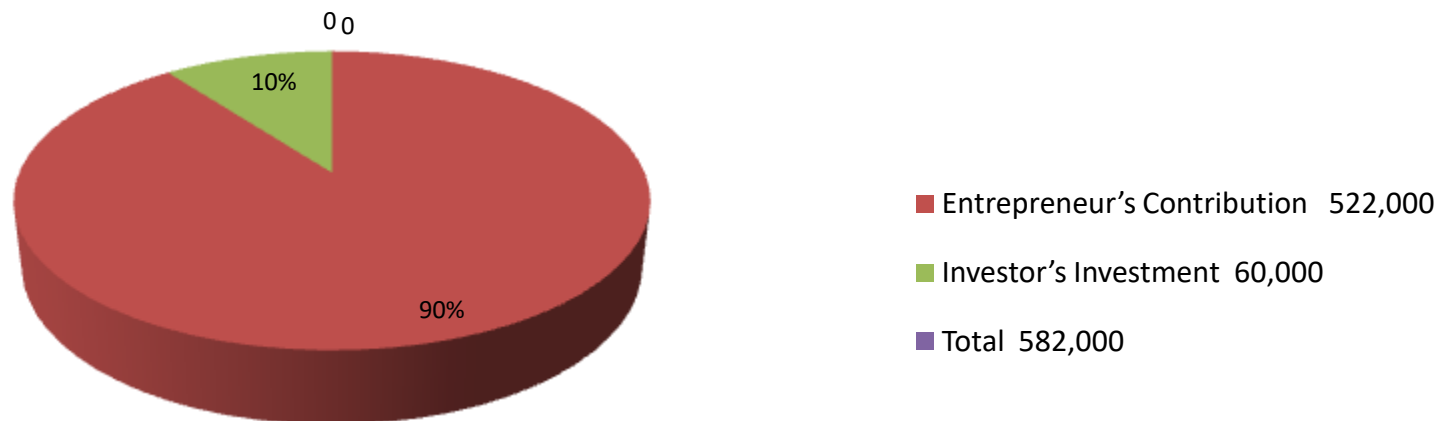
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shirt, Pant, T-Shirt, Polo Shirt Etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less Variable Expense			
Shirt, Pant, T-Shirt, Polo Shirt Etc	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less Variable Expense			
Rent		4,000	48,000
Electricity bill		800	9,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Entertainment		500	6,000
Night Gird		150	1,800
Generator		250	3,000
Mobile bill		300	3,600
Total fixed cost (D)		18,000	216,000
Net Profit (E)= [C-D]		12,000	144,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant	150	800	120,000	30	800	24,000	144,000
Shirt	100	600	60,000	30	600	18,000	78,000
T-Shirt	100	120	12,000	50	120	6,000	18,000
Polo Shirt	100	200	20,000	60	200	12,000	32,000
Cosmetics	0	0	10,000	0	0	0	10,000
Security	1	0	300,000	0	0	0	300,000
Total	451	1720	522,000	170	1720	60,000	582,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	6,000	180,000	2160000	2268000	2381400
Shirt, Pant, T-Shirt, Polo Shirt Etc	6,000	180,000	2160000	2268000	2381400
Total Sales (A)					
Less Variable Expense	4,800	144,000	1728000	1814400	1905120
Shirt, Pant, T-Shirt, Polo Shirt Etc	4,800	144,000	1728000	1814400	1905120
Total variable Expense (B)	1,200	36,000	432000	453600	476280
Contribution Margin (CM) [C=(A-B)					
Less fixed Expense		4,000	48,000	48,000	48,000
Rent		1,000	12,000	12,500	13,000
Electricity bill		2,500	30,000	30,500	31,500
Transportation		5,000	60,000	60,000	60,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		500	6,000	6,000	6,000
Entertainment		150	1,800	1,800	1,800
Generator		250	3,000	3,000	3,000
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		18,800	225,600	226,800	228,600
Net Profit (E)= [C-D]		17,200	206,400	226,800	247,680
Investment Payback			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	206,400	226,800	247,680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		182,400	385,200
	Total Cash Inflow	266,400	409,200	632,880
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	182,400	385,200	608,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 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