#### A Nobin Udyokta Project

Proposed NU Business Name: M/S Rajib Enterprise



**NU Identified and PP Prepared:** 

Md. Nazmul karim (Manikganj Unit)

**Verified by : Md.Khalilur Rahman** 

#### Presented by:

Md. Rajib Mia

Cellno: 01726060163

**GRAMEEN TRUST** 



#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name		Rajib Mia
Age	:	27 Years
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother    Father    Razeda Begum  Abdul Kader  Branch: Gorpara Branch Manikgonj , Centre # 57(M),  Group No.:03, Loanee no.: 7469  Member since : 2000 , First loan: Tk. 5,000  Existing loan: 50,000Tk., Outstanding: 7,240
Further Information:  (v) Who pays GB loan installment  (vi) Mobile lady  (vii) Grameen Education Loan  (viii) Any other loan like GCCN, GKF etc  (ix) Others	: :	NU N/A N/A N/A
Education	:	Class Eight

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Old Items Business (Vangari Items)
Trade License	:	129/15-16
Business Experience		
And Training Info	:	5 Years
Other Own/Family Sources of Income	:	Brother (Abroad)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info		01726060163
NU Project Source/Reference	:	GT Manikganj Unit, Manikganj

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2000(15 Years). At first she took a loan amount BDT 5,000 from Grameen Bank. NU's use this GB loan. Mother gradually improved their life standard by using GB loan.

#### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rajib Enterprise
Address/ Location	:	Bangladesh Bazzar , Gorpara , Manikganj.
Total Investment in BDT	:	5,50,000
Financing	:	Self BDT: 4,50,000 (from existing business) - 82% Required Investment BDT: 1,00,000 (as equity) - 18%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		BDT 8,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	5 months

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items:  ii. Machineries : 20,000  Process Old Items : 1,80,000  Stock Old Items : 2,50,000	4,50,000		4,50,000
i. Proposed Stock Items: ii. Total old Goods : 1,00,000		1,00,000	1,00,000
Total Capital	4,50,000/-	1,00,000/-	5,50,000/-

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items					
Product name with quantity	Amount				
ওজন মেশিন	20,000				
প্লাস্টিক পণ্য	1,00,000				
টিন	90,000				
রড / লোহা	2,00,000				
কাগজ	20,000				
অন্যান্য	20,000				
Total Present Stock	4,50,000				

Proposed items					
Product Name with quantity Amou					
পুরাতন জিনিসপত্র	1,00,000				
Total Proposed Stock	1,00,000				

### INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales	4,000	1,20,000	14,40,000			
<b>Less:</b> Cost of sales	3,200	96,000	11,52,000			
Profit (20%) [A]	800	24,000	2,88,000			
Less: Operating Costs						
Electricity bill		6,00	7,200			
Shop Rent (Own)		-	-			
Transport		1,000	12,000			
Mobile bill		500	6,000			
Present salary/Drawings- self		8,000	96,000			
Present salary employee (1)		3,000	36,000			
Others( Chada,SMS,TL)		300	3,600			
Non Cash Item:						
Depreciation Expenses(20,000*15%)		250	3000			
Total Operating Cost (D)		13,650	1,63,800			
Net Profit (C-D):		10,350	1,24,200			

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD)	Τ)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	4,000	1,20,000	14,40,000	5,000	1,50,000	18,00,000	6,000	1,80,000	21,60,000
Less: Cost of sales	3,200	96,000	11,52,000	4,000	1,20,000	15,12,000	4,800	1,44,000	17,28,000
Profit (20%) [A]	800	24,000	2,88,000	1,000	30,000	3,60,000	1,200	36,000	4,32,000
Less: Operating Costs									
Electricity bill		6,00	7,200		600	7,200		600	7,200
Shop Rent (Own)		-	-		-	-		-	-
Transport		1,000	12,000		1,500	18,000		1,500	18,000
Mobile Bill		500	6,000		500	6,000		500	6,000
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Present salary employee (1)		3,000	36,000		4,000	48,000		4,000	48,000
Others (Chada,SMS,TL)		300	3,600		400	4,800		400	4,800
Non Cash Item:									
Depreciation Expenses( 20,000*15%)		250	3,000		250	3,000		250	3,000
Total Operating Cost (E)		13,650	1,63,800		15,250	1,83,000		15,250	1,83,000
Net Profit		10,350	1,24,200		14,750	1,77,000		20,750	2,49,000
Gt payback			40,000			40,000			40,000
Retained Income:			84,200			1,37,000			2,09,000

#### CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit (Ownership Tr. Fee added back)	1,24,200	1,77,000	2,49,000
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		79,960	2,19,960
	Total Cash Inflow	2,27,200	2,59,960	4,71,960
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan*	7,240		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,47,240	40,000	40,000
3.0	Net Cash Surplus	79,960	2,19,960	4,31,960

## SWOT ANALYSIS

# STRENGTH

- > Availability of Products Sourcing.
- ➤ Skilled & 5 Years of Experience
- Good Communication System.

#### WEAKNESS

➤ Lace of Capital

#### **O**PPORTUNITIES

- > Expansion Of Business
- ➤ To acquire financial solvency

#### THREATS

- > Fire
- > Theft

# Pictures





























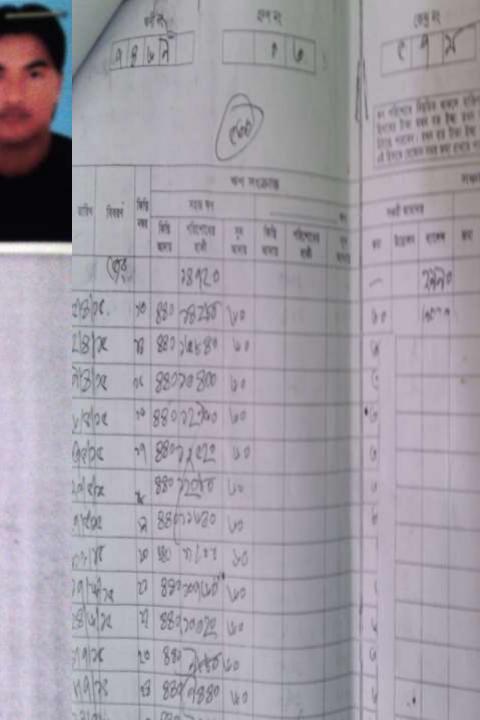


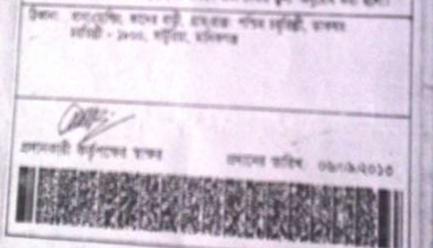




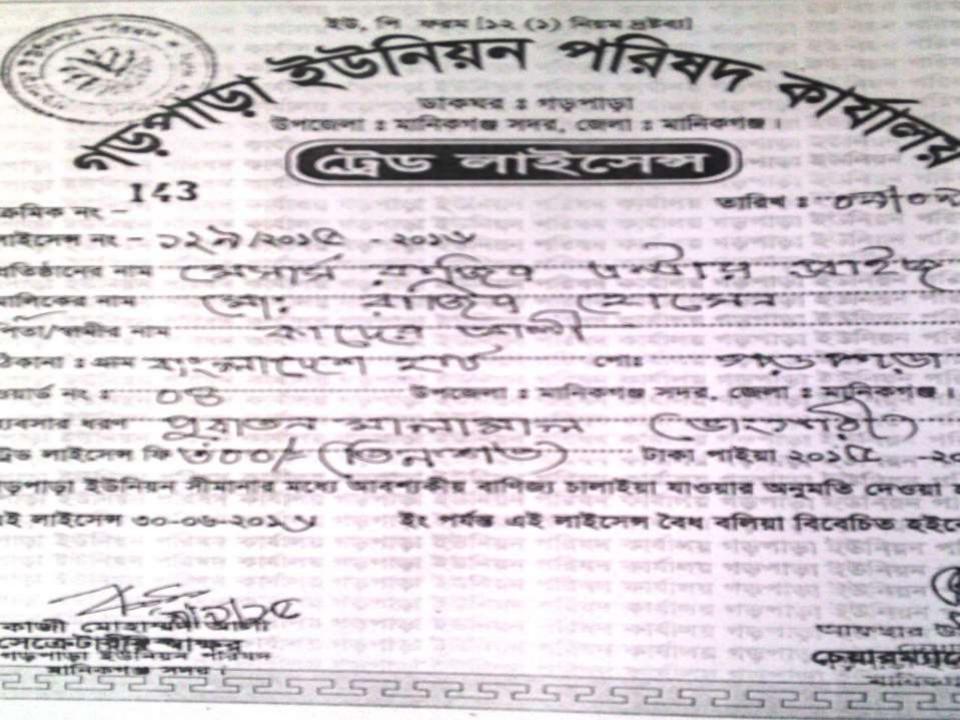








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# Presented at 22<sup>nd</sup> Internal Design Lab On Nov 24, 2015 at GT

# Thank You