

Proposed NU Business Name: **RAKIB GARMENTS**



Project identification and prepared by: MD Golam Rosul,
Munsiganj Unit, Dhaka

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAKIB SHAKH
Age	:	17-06-1992 (24 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Maligaon P.O: Panchsar ; P.S: Munsiganj Sadar ;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	:	AFUZA BEGUM
(iii) Father's name	:	ABDUS SATTAR SHEKH
(iv) GB member's info	:	Branch: Rampal, Munisganj, Centre # 98 (Female), Member ID: 1364/1, Group No: 98 Member since: 01-02-2013 (03 Years) First loan: BDT 20000 /-
Further Information:		Existing loan: BDT 54000 Outstanding loan: BDT 48,554
(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	:	07 years experience in running business. 05 Years in own business. He has 02 Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01629-895362
Family's Contact No.	:	01941-486569
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AFUZA BEGUM joined Grameen Bank since 03 years ago. At first she took BDT 20000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	RAKIB GARMENTS
Location	:	Malibag, Pnchashar, Munsiganj
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000/- (from existing business) 60% Required Investment BDT 100,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 10 ft= 140 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Blezer, Yarn, Astor▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 10 employee.▪The shop is in rented.▪Collects goods from Narayanganj, Islampur▪Agreed grace period is 3 months.

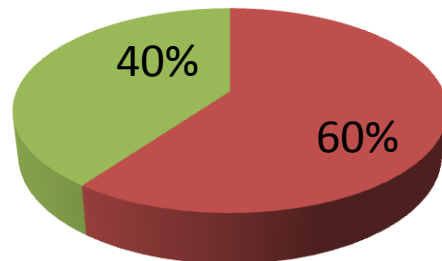
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Blazer , Astor, Yarn etc.	5500	165000	1980000
Total Sales (A)	5500	165000	1980000
Less Variable Expense			
Blazer , Astor, Yarn etc.	3850	115500	1386000
Total variable Expense (B)	3,850	115500	1386000
Contribution Margin (CM) [C=(A-B)	1,650	49500	594000
Less Variable Expense			
Rent		900	10800
Electricity bill		2500	30000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		30000	360000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		41,000	492000
Net Profit (E)= [C-D]		8,500	102000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Blezer	250	520	130,000	186	520	96,720	226,720
Yarn	106	25	2,650	131	25	3,275	5,925
Astor	780	12	9,360	0	0	0	9,360
Security	1	8000	8,000	0	0	0	8,000
Total	1137	0	150,000	317	0	100,000	250,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Blazer , Astor, Yarn etc.	6500	195000	2340000	2457000	2579850
Total Sales (A)	6500	195000	2340000	2457000	2579850
Less Variable Expense					
Blazer , Astor, Yarn etc.	4550	136500	1638000	1719900	1805895
Total variable Expense (B)	4,550	136500	1638000	1719900	1805895
Contribution Margin (CM) [C=(A-B)	1,950	58500	702000	737100	773955
Less Variable Expense					
Rent		900	10800	10,800	10800
Electricity bill		3000	36000	36500	37000
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60,500	61000
Salary(Staff)		30000	360000	360000	360000
Entertainment		300	3600	3600	3600
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		42,100	440,400	501,900	503400
Net Profit (E)= [C-D]		16400	196800	235,200	270555
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	196,800	235,200	270555
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		156,800	352000
	Total Cash Inflow	296800	392000	622555
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)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	156,800	352000	582555

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 07 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



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



রাকিব শেখ

নাম: মোঃ রাকিব শেখ

Name: Md. Rakib Shakh

পিতা: আব্দুস সাত্তার শেখ

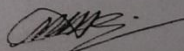
মাতা: অজুফা বেগম

Date of Birth: 17 Jul 1992

ID NO: 19925915676000678

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: মাদবর বাড়ি, গ্রাম/রাস্তা: মালিগাঁও, ডাকঘর: পঞ্চসার - ১৫০০,
মুন্সীগঞ্জ সদর, মুন্সীগঞ্জ


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১০/১২/২০১৩



FAMILY PICTURE

