

Proposed NU Business Name: RATUL SORNO BITAN

Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAJIB HOSSAIN
Age	:	01-01-1989 (28 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	06 Brothers 2 Sister
Address	:	Vill: Madla, P.O: Baruakhali, P.S: Nawabganj, 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	:	ANWARA
(iii) Father's name	:	MD.AKBAR BEPARI
(iv) GB member's info	:	Branch: Sikaripara, Centre # 14 (Female), Member ID: 1411, Group No: 06 Member since: 01/01/2006 First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: Nill
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-888875
Mother's Contact No.	:	01721-303835
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOARA joined Grameen Bank since 06 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

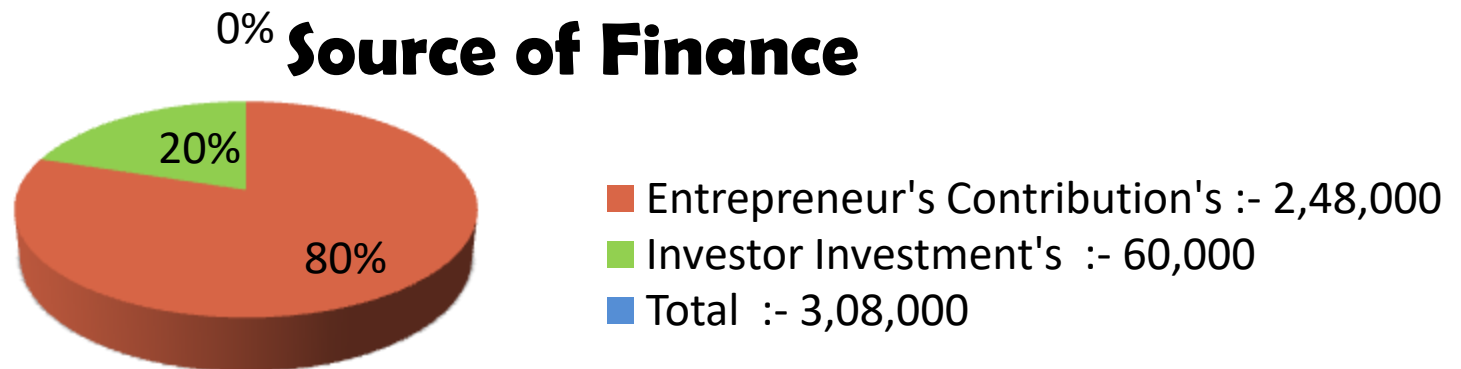
Business Name	:	RATUL SORNO BITAN
Location	:	Baruakhali Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,08,000/-
Financing	:	Self BDT 2,48,000(from existing business) 20% Required Investment BDT 60,000(as equity) 80 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ring,Locket, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Bandura.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Jewellery Item	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Jewellery Item	2,000	60,000	7,20,000
Total variable Expense (B)	2,000	60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Generator		300	3,600
Guard		100	1,200
Total fixed Cost (D)		8,500	1,02,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Silver	80	600	48,000	25	800	20,000	68,000
Gold	05	40,000	2,00,000	01	40,000	40,000	2,40,000
Total			2,48,000			60,000	3,08,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Jewellery Item	3,500	1,05,000	12,60,000	13,23,600	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,600	13,89,150
Less. Variable Expense					
Jewellery Item	2,800	84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)	2,800	84,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		300	3,600	4,000	4,500
Transportation		1,500	18,000	18,500	19,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Entertainment		300	3,600	3,700	3,700
Generator		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Total Fixed Cost		9,350	1,12,200	1,13,200	1,14,200
Net Profit (E) [C-D]		11,650	1,39,800	1,51,400	1,63,630
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	1,39,800	1,51,400	1,63,630
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,15,800	2,43,200
	Total Cash Inflow	1,99,800	2,67,200	4,06,830
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	1,15,800	2,43,200	3,82,7830

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Baruakhaliu Bazar,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

বিস্মিল্লাহির রাহমানির রাহিম

শ্রোঃ মোঃ রাজিব হোসেন

রাতুল স্বর্ণ বিতান



এখানে গিনি স্বর্ণ ও রূপার অত্যাধুনিক অলংকার গ্যারান্টি সহকারে তৈয়ারী
ও অর্ডার সরবরাহ করা হয় এবং উপহারের তৈয়ারী অলংকার পাওয়া যায়।

বারুয়াখালী বাজার মেইন রোড, নবাবগঞ্জ, ঢাকা। মোবাঃ ০১৭১২৭-৮৮৮৮৭৫



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বিশুদ্ধিগোষ্ঠিক
হাফেজাবির হাফিজ
শ্রীঃ মোঃ আজিব হোসেন

রাতুল স্বর্ণ বিতান

মোবাইলঃ 01727-888875

শ্যামালী বাজার মেইন রোড, নবাবগঞ্জ, ঢাকা।



FAMILY PICTURE

