

## Proposed NU Business Name: **RAKIB ENTERPRISE**



Project identification and prepared by: Md :Hafizur Rahman,  
Mawna Unit, Dhaka

Project verified by: Siddiquir Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>RASHIDUL ISLAM</b>
Age	:	05-11-1993 (24Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Sindige P.O:South Barotopa.P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 200px;">Father</span>
(ii) Mother's name	:	<b>RABEYA</b>
(iii) Father's name	:	<b>SHAJAHAN</b>
(iv) GB member's info	:	Branch: Sreepur , Centre # 14(Female), Member ID: 2026, Group No: 01 Member since: 28-08-2012 (05Years) First loan: BDT 5,000/- Existing loan: 20,000.Outstanding loan: 11,200
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	02 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-262853
Family's Contact No.	:	01714-204840
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RABEYA** ; joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAKIB ENTERPRISE</b>
Location	:	Karownabazar.Sreepsur, Gazipur.
Total Investment in BDT	:	BDT : 1,65,000 /-
Financing	:	Self BDT 1,15,000/- (from existing business) 66% Required Investment BDT 50,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	08ft x 15 ft= 120 ft square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice ,Soya bin ,Soap, Biscuit, Chanacur , Chips, Oil, Salt, Potato, etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund No employee will be appointed</li> <li>▪The shop is rented</li> <li>▪Collects goods from Soling.</li> <li>▪Agreed grace period is 3 months</li> </ul>

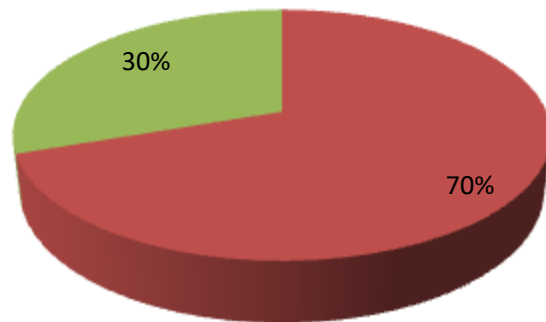
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice ,Soya bin ,Soap, Biscuit, Chips, Oil, Salt, Potato, etc.	2,500	75,000	9,00,000
<b>Total Sales (A)</b>	2,500	75,000	9,00,000
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>7,65,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,75</b>	<b>11,250</b>	<b>1,35,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		5,00	6,000
Transportation		7,00	8,400
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Mobile Bill		2,00	2,400
<b>Total fixed Cost (D)</b>		<b>6,600</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,650</b>	<b>55,800</b>

## Investment Breakdown

Existing		Proposed	
Particulars	Amount (BDT)	Amount (BDT)	Proposed Total
Rice	6,900	23000	29,900
Oil	14,400	14,400	28,800
Sogur	3,520	7,040	10,560
Sope	4,500	3,000	7,500
Coco oil	3,200	0	3,200
Canacur	4,000	0	4,000
Security	65,000	0	65,000
Others	13,480	2,560	16,040
<b>Total</b>	<b>1,15,000</b>	<b>50,000</b>	<b>1,65,000</b>

## Source of Finance



- Total 165,000
- Entrepreneur's Contribution 115,000
- Investor's Investment 50,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Rice ,Soya bin ,Soap, Biscuit, Chips, Oil, Salt, Potato, etc.	4,000	1,20,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	4,000	1,20,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>1,02,000</b>	<b>1,224,000</b>	<b>1,285,200</b>	<b>1,349,460</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>6,00</b>	<b>18,000</b>	<b>2,16,000</b>	<b>2,26,800</b>	<b>2,38,140</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity bill		9,00	10,800	11,000	11,200
Transportation		1,700	20,400	20,600	20,800
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		7,00	8,400	8,600	8,800
Mobile Bill		7,00	8,400	8,600	8,800
<b>Total Fixed Cost</b>		<b>9,000</b>	<b>1,08,000</b>	<b>1,08,800</b>	<b>1,09,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,000</b>	<b>1,08,000</b>	<b>1,18,000</b>	<b>1,28,540</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,08,000	1,18,000	1,28,540
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		76,800	1,74,800
	<b>Total Cash Inflow</b>	<b>1,58,000</b>	<b>1,94,800</b>	<b>303,340</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	11,200		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>81,200</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,800</b>	<b>1,74,800</b>	<b>2,83,340</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

