



Proposed NU Business Name : **R.B Enterprises**

Business Category : **Micro Business, Electrical Business**



Business Proposal Identified & Prepared by : **Kabir Raksum, Unit Incharge Taherpur , Rajshahi,Zone 01.**

Business Proposal Verified by : **Kabir Raksum**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Iftiar Bulbul Vill: Ramrama, Union: Goalkandi, District: Rajshahi
Age	: 29 years
Marital Status	: Single
Children	: No childrens
No. of siblings	: 1 (One) Brother
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Mst. Bedena
(iii) Father's name	: Md.Gulam Rahman
(iv) GB member's info	: Branch: Shreepur Baghmara, Putia, Centre # 72 Loan no.: 8593/5, Member since 10 April 2007 Existing loan: Tk. 4,000 Outstanding loan: Tk. 3,824
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

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

Education, till to date	:	Masters of Arts
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 200,000 (Two Lac)
Other Own/Family Sources of Income	:	Father's occupation: Businessman Income: Tk. 20,000 Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01711032705, 01711048544
NU's NID/Birth Certificate No.	:	8111237171173
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Bedena is a GB member since 10 April 2007, at first she took GB loan BDT 5,000 (Five Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>R.B Enterprises</i>
Address/ Location	:	Ramrama, taherpur, rajshahi
Total Investment Required in BDT	:	Tk. 376,000
Financing	:	Self Tk. 216,000 Required Investment Tk. 160,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 25%
(ii) Estimated % of proposed gross profit margin	:	From Product 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	5,000	150,000	1,800,000
Total Sales/commission (A)	5,000	150,000	1,800,000
Less: Cost of Sales			
Cost of Product(s)	3,750	112,500	1,350,000
Total Cost of Sales and Services (B)	3,750	112,500	1,350,000
Gross Profit (C) [C=(A-B)]	1,250	37,500	450,000
Less: Operating Cost			
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Transport costs		1,000	12,000
Proposed Salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		300	3,600
Non Cash Item			
Deprecation Expenses		180	2,160
Total Operating Cost (D)		7,180	86,160
Net Profit (C-D)		30,320	363,840

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Machinaries (Different types of Electric & Electronics item etc.)	Investment in Machinaries (Different types of Electric & Electronics item etc.)	216,000	80,000	296,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		216,000	160,000	376,000

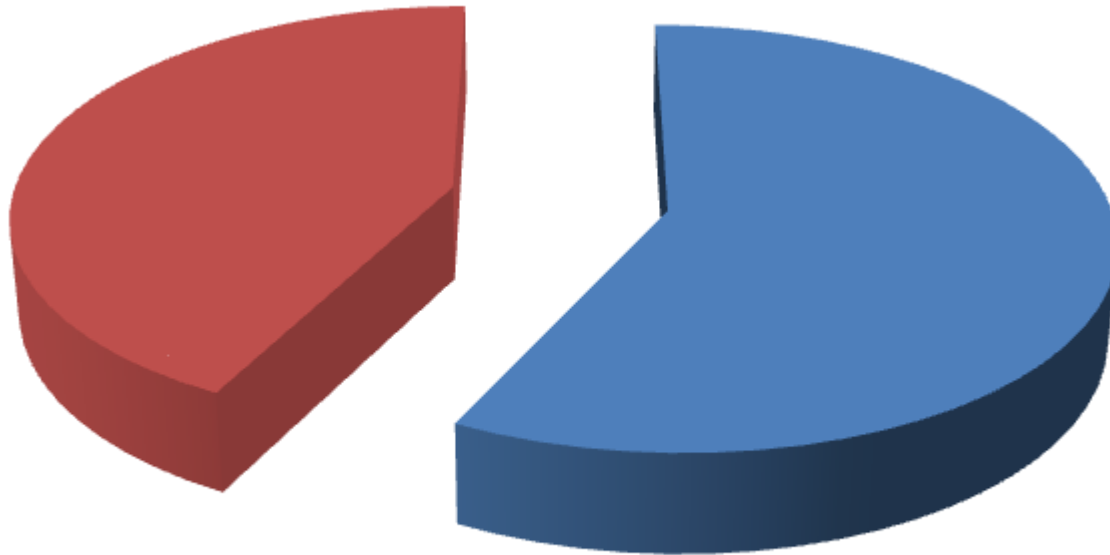
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 216,000 (57%)

■ GSSB's Investment BDT 160,000 (43%)

■ Total Capital BDT 376,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	6,000	180,000	2,160,000	6,600	198,000	2,376,000	7,260	217,800	2,613,600
Total Sales/commission (A)	6,000	180,000	2,160,000	6,600	198,000	2,376,000	7,260	217,800	2,613,600
Less: Cost of Sales									
Estimated cost of Product(s)	4,500	135,000	1,620,000	4,950	148,500	1,782,000	5,445	163,350	1,960,200
Est. Total Cost of Sales and Services (B)	4,500	135,000	1,620,000	4,950	148,500	1,782,000	5,445	163,350	1,960,200
Gross Profit (C) [C=(A-B)]	1,500	45,000	540,000	1,650	49,500	594,000	1,815	54,450	653,400
Less: Operating Cost									
Electricity Bill		500	6,000		550	6,600		605	7,260
Mobile Bill		300	3,600		330	3,960		363	4,356
Transport costs		1,000	12,000		1,100	13,200		1,210	14,520
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Entertainment Expenses		200	2,400		220	2,640		242	2,904
Ownership Transfer Fee		970	8,730		970	11,640		970	11,630
Non Cash Item									
Depriciation Expenses		247	2,960		247	2,960		247	2,964
Total Operating Cost (D)		8,217	95,690		8,917	107,000		9,687	116,234
Net Profit (C-D)		36,783	444,310		40,583	487,000		44,763	537,166
Retained Income			444,310			931,310			1,468,476

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

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

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	160000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	453040	498640	548796
1.3	Depreciation Expense	2960	2960	2964
1.4	Opening Balance of Cash Surplus	0	403638	835422
	Total Cash Inflow	616000	905238	1387182
2.0	Cash Outflow			
2.1	Product Purchase	160000		
2.2	Investment Payback Including Ownership Transfer Fee	52362	69816	69822
	Total Cash Outflow	212362	69816	69822
3.0	Total Cash Surplus	403638	835422	1317360

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

WEAKNESS

OPPORTUNITIES

THREATS

Pictures

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