

A Nobin Udyokta Project

***Proposed NU Business Name : Redwan Hossain Bepari-
Mangsher Dokan***

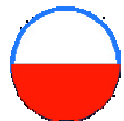


NU Identified and PP Prepared & Verified by :

Abu Musa Bhuiyan

**Presented by :
Md Redwan Hossain Bepari**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Redwan Hossain Bepari
Age	:	24 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	5 Sisters, 4 Brothers
Parent's and GB related Info	:	<div style="display: flex; justify-content: space-around;"> Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> </div>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mrs. Mafia Begum
(iii) Father's name	:	Mr. Muslim Bepari
(iv) GB member's info	:	Branch: Torpurchandi Centre # 28(M), Loanee no.: 7064/1, Member since : 03.11.2009, First loan: Tk. 10000 Total Amount Received: Tk. 290000 Existing loan: Tk. 1,50,000 Outstanding: Tk. 1,13,400
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	
Education	:	Class Five

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

Present Occupation	:	Business
Trade License	:	00792
Business Experiences and	:	9 years
Other Own/Family Sources of Income	:	Father's Income
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Torpurchondi Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2009 (5 years). At first she took a loan amount BDT 10,000 from Grameen Bank. She purchased agricultural land by using GB loan of BDT 1,20,000. Two meat stall has been purchased from local municipality. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Redwan Hossain Bepari- Mangsher Dokan
Address/ Location	:	Holding No.# 0, Shop no.#16, Palbazar, Chandpur
Total Investment in BDT	:	3,50,000 taka
Financing	:	Self BDT : 2,00,000 (from existing business) - 44 % Required Investment BDT : 1,50,000 (as equity) - 56 %
Present salary/drawings from business (estimates)	:	BDT 13,000
Proposed Salary		BDT 13,000
Proposed Business		
i) % of present gross profit margin	:	3%
ii) Estimated % of proposed gross profit margin	:	3%
iii) Agreed grace period	:	5 Months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)		18,72,000	2,24,64,000
Less: Cost of sales (B)		18,20,000	2,18,40,000
Gross Profit (C) [C=(A-B)] (3%)		52,000	6,24,000
Less: Operating Costs			
Electricity bill		250	3,000
Generator bill		130	1,560
Shop Rent		250	3,000
Night Guard bill		150	1,800
Van Rent	200	5,200	62,400
Service Charge	100	2,600	31,200
Mobile bill		300	3,600
Present salary/Drawings- self		13,000	1,56,000
Present salary-Employee (no. of employee 02)*	900	23,400	2,49,600
Others (To sharpen knife, machete etc., Chada)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		-	-
Total Operating Cost (D)		46,280	5,55,360
Net Profit (C-D):		5,720	68,640

*** As one day per week is Meatless day, So the active days of a month will be counted as 26 days.**

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items: Cows (4) : 50,000*4 = 2,00,000	2,00,000		
ii. Proposed Stock Items: Cows (5) : 50,000*3 = 1,50,000		1,50,000	
Total Capital	2,00,000/-	1,50,000/-	3,50,000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales Income (A)		21,32,000	2,24,64,000		21,44,000	2,57,28,000
<i>Less: Cost of sales (B)</i>		20,70,000	2,18,40,000		20,80,000	2,49,60,000
Gross Profit (C) [C=(A-B)] (3%)		62,000	6,24,000		64,000	7,68,000
Less: Operating Costs						
Electricity bill		250	3,000		350	4,200
Generator bill		208	2,496		300	3,600
Shop Rent		250	3,000		250	3,000
Night Guard bill		200	2400		200	2400
Van Rent	250	6500	78,000	250	6500	78,000
Service Charge	100	2600	31,200	100	2600	31,200
Mobile bill		300	3600		300	3600
Present salary/Drawings- self		13,000	1,56,000		13,000	1,56,000
Present salary-Employee (no. of employee 02)*	1000	26,000	3,12,000	1000	26,000	3,12,000
Others (To sharpen knife, machete etc., Chada)		1,000	12,000		1,000	12,000
Non Cash Item:		-	-		-	-
Total Operating Cost (D)		50,308	6,03,696		50,500	6,06,000
Net Profit		11,692	1,40,304		13,500	1,62,000
GT payback			90,000			90,000
Retained Income:		50,304			72,000	

* As one day per week is Meatless day, So the active days of a month will be counted as 26 days.

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,50,000	
1.2	Net Profit	1,40,304	1,62,000
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus		50,304
	Total Cash Inflow	290304	2,12,304
2.0	Cash Outflow		
2.1	Purchase of Product	1,50,000	
2.2	Payment of GB Loan*	-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	2,40,000	90,000
3.0	Net Cash Surplus	50,304	1,22,304

*** As father of NU is liable to pay GB loan. So, Payment of GB loan is not enlisted here.**

SWOT ANALYSIS

<p>STRENGTH:</p> <ul style="list-style-type: none">➤ Availability of Products Sourcing.➤ Would Be Owner Gradually.➤ Skilled & 9 Years of Experience	<p>WEAKNESS</p> <ul style="list-style-type: none">➤ Opponent in same areas
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">➤ Expansion Of Business	<p>THREATS</p> <ul style="list-style-type: none">➤ Other competition

Pictures



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স্বাস্থ্য সুরক্ষিত পশু ভবাই ফিস

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- গরু (") ২৫ "
- মহিষ (") ৫০ "

স্বাস্থ্য সুরক্ষিত
সেবার সময়



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Presented at 1st GT Executive SB Design Lab on
January 28, 2015 at GT Conference Room

Thank you