

A Nobin Udyokta Project

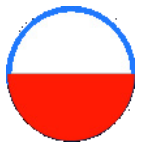
Proposed NU Business Name : REHANA BASTRA BITAN



NU Identified and PP Prepared
Md. Ballal Hossain (Ramgonj Unit)
Verified by :
Md. Nazrul Islam

Presented by
Md.Yusuf

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md.Yusuf
Age	:	01-01-1980 (35 years)
Marital status	:	Married
Children	:	1 Daughter & 2 son
No. of siblings:	:	03 brother, 01 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Meher Nesa (Moni)
(iii) Father's name	:	Late Abdul Monnan Shekh
(iv) GB member's info	:	Branch: Dorbespur-Ramgonj, Centre: 34/M Group-03, Loanee no- 3114 Member since: 27-06-2000 First loan: Tk. 5,000 Existing loan: Tk. 80000/ , Outstanding: Tk. 54920
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
Education	:	Class Eight

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

Present Occupation	:	Cloth Shop Business
Business Experiences	: :	15 years
Trade License No		288
Other Own/Family Sources of Income	:	fisheries
Other Own/Family Sources of Liabilities	:	N/A
Nu Contact Info		01913232468
NU Project Source/Reference	:	GT -Ramgonj Unit ,Laxmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000 (14 years). At first she took a loan of 5,000 taka from Grameen Bank. NU use GB Loan in his Business. NU expanded his existing business with GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	REHANA BASTRA BITAN
Address/ Location	:	Zia Shopping Center , Ramgonj, Laxmipur .
Total Investment in BDT	:	9,00,000
Financing	:	Self BDT 6,00,000 (from existing business) - 66 % Required Investment BDT 3,00,000 (as equity) 34 %
Present salary/drawings from business (estimated)	:	8000
Proposed Salary	:	8000
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items</u> Various types of Shari ,Unstitch Three piece , frok =250000 Baby Wear ,Readymade Embroidery Three Piece, Orna Kamiz etc =150000 Chinese Cloth, Vowel cloth, Printed Cloth etc = 50000 Shop advance = 100000 Furniture& Decoration = 50000	6,00,000		
Various Types of Shari, Unstitch three Piece, Frok, = 200000 Baby Wear, printed Cloth, Vowel Cloth, Chinese Cloth, printed three Piece & others =100000		3,00,000	
Total Capital	600000	300000	900000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income(A): from Various Kinds of Cloths	210000	2520000
<i>Less: Cost of sales (B)</i>	178500	2142000
Gross Profit (C) [C=(A-B)]	31500	378000
<i>Less: Operating Costs</i>		
Electricity bill	500	6000
Generator bill	250	3000
Shop Rent	4000	48000
Night Guard bill	200	2400
Mobile bill	500	6000
Present salary/Drawings- self	8000	96000
Present salary-Employee (2)	8000	96000
Others (entertainment, tax, & others fee)	1000	12000
Non Cash Item:		
Depreciation Expenses()	417	5004
<i>Total Operating Cost (D)</i>	22887	274404
Net Profit (C-D):	8633	103596

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)income	270000	3240000	280000	3360000	300000	3600000
<i>Less: cost of sales (B)</i>	229500	2754000	238000	2856000	255000	3060000
Gross Profit (C) [C=(A-B)]	40500	486000	42000	504000	45000	540000
<i>Less: Operating Costs</i>						
Electricity bill	600	7200	600	7200	700	8400
Generator bill	200	2400	200	2400	300	3600
Shop Rent	4000	48000	4000	48000	4000	48000
Night Guard bill	200	2400	200	2400	200	2400
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000	500	6000
Proposed Salary- Self	8000	96000	8000	96000	8000	96000
Proposed Salary- Staff (2)	8000	96000	9000	108000	10000	120000
Others (entertainment, tax, & others fee)	1000	12000	1000	12000	1000	12000
Non Cash Item:						
Depreciation Expenses(20%)	417	5004	417	5004	417	5004
<i>Total Operating Cost (D)</i>	<i>22917</i>	<i>275004</i>	<i>23917</i>	<i>287004</i>	<i>25117</i>	<i>301404</i>
(Net Profit C-D) :	17583	210996	18083	216996	19883	238596
Payback to GT		120000		120000		120000
Retained Income:	90996		96996			118596

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000		
1.2	Net Profit	210996	216996	238596
1.3	Depreciation (Non cash item)	5004	5004	5004
1.4	Opening Balance of Cash Surplus	-	41080	143080
	Total Cash Inflow	516000	263080	386680
2.0	Cash Outflow			
2.1	Purchase of Product	300,000	-	-
2.2	Payment of GB Loan	54,920	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120000	120000
	Total Cash Outflow	474920	120000	120000
3.0	Net Cash Surplus	41080	143080	266680

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Skilled & 13 years experience➤ Well known in local areas	<p>WEAKNESS</p> <ul style="list-style-type: none">➤ Opponent in same areas➤ Credit sale & low stock
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">➤ Center point for business holders➤ Beside Main Road➤ In front side of entrance the market	<p>THREATS</p> <ul style="list-style-type: none">➤ Fire➤ Theft➤ Political unrest





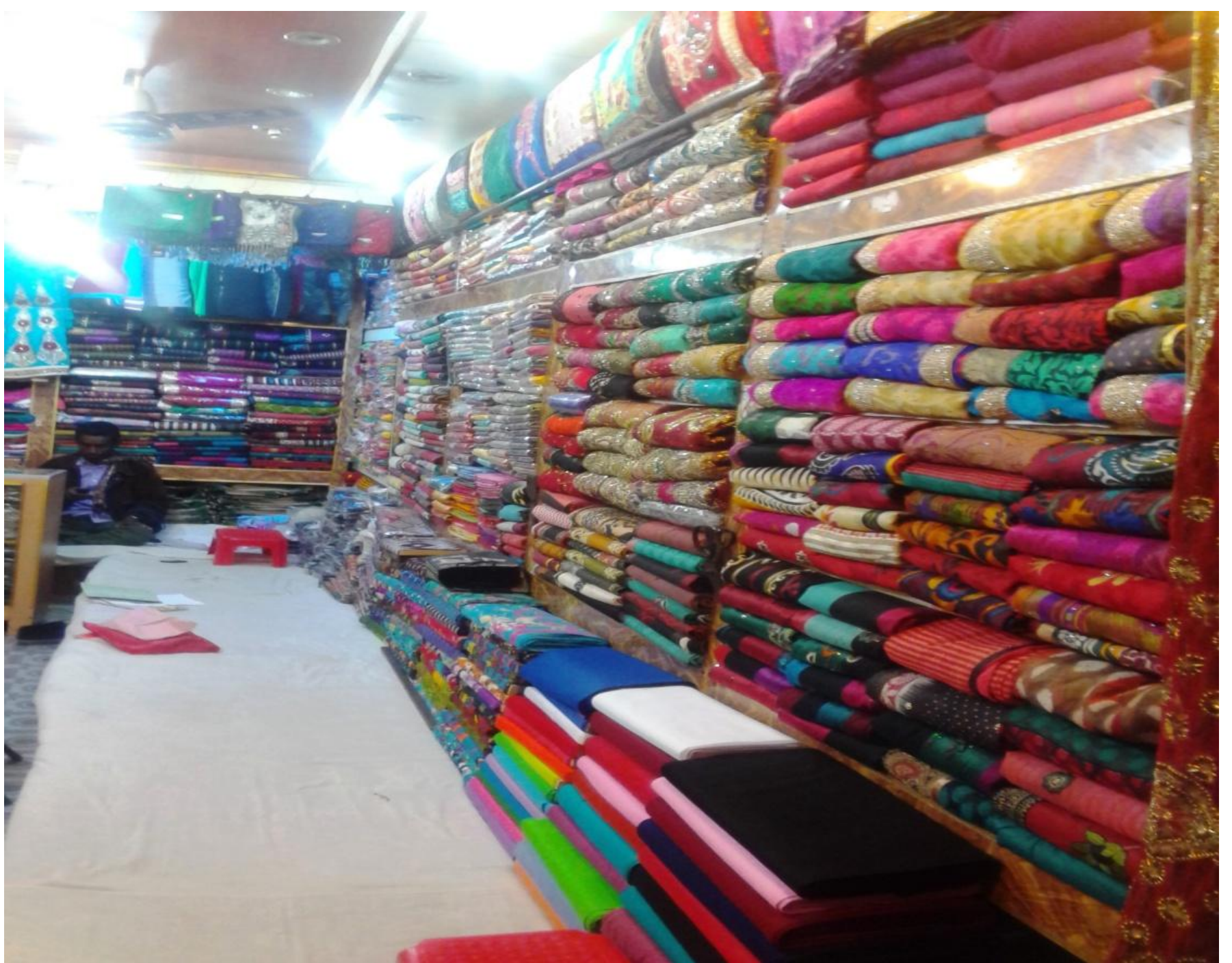












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For more information

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