

A Nobin Udyokta Project

Proposed NU Business Name : Rafsan Telecom & Stationary



Presented by
Md. Monir Hossain

NU Identified, Verified and PP Prepared by :

**Abu Musa Bhuiyan
(Chandpur Sadar Unit)**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Monir Hossain
Age	:	19 Years
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	4 Brothers, 1 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. Shahida Begum
(iii) Father's name	:	Mr. Joynal abedin
(iv) GB member's info	:	Member since: 11-11-1997 Branch: Shah Mahmudpur Centre # 58(M), Loanee no.: 5032 First loan: Tk. 5,000 Total Amount Received: Tk. 4,40,000 Existing loan: Tk. 50,000 Outstanding: Tk. 21,400
Further Information:		
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	H.S.C

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

Present Occupation	:	Business
Trade License No	:	475/14-15
Business Experiences and	:	04 years
Other Own/Family Sources of Income	:	Agriculture, Business.
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01843709823
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 1997 (17 years). At first she took a loan amount BDT 5,000 from Grameen Bank. She bought agricultural land by using GB loan of BDT 5,00,000. She continues her daughter's education by using GB loan. She expanded her existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rafsan Telecom & Stationary
Address/ Location	:	Domker Gaon (zaforbari), Post: Mohamaya Bazar, Chandpur Sadar, Chandpur.
Total Investment in BDT	:	2,00,000
Financing	:	Self BDT : 100,000 (from existing business) - 50% Required Investment BDT : 100,000 (as equity) - 50 %
Present salary/drawings from business (estimates)	:	BDT 6000
Proposed Salary	:	BDT 6000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
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)
i. Present stock items: Tin Shop : 45,000 T.V. Set : 5,000 Furniture : 2000 Flexi load : 5,000 Show Case : 3000 Goods Item : 40000 (Biscuits, cake, Egg, soap, shampoo, pencil, pen Chips, cosmetics, tea, bread, sugar, oil e.t.c)	1,00 ,000		
Proposed Stock Items: Grossery Goods (Biscuits, cake, Egg, soap, shampoo, pencil, pen, Chips, cosmetics, tea, bread, sugar, oil e.t.c) : 55,000 Cosmetics : 10,000 Soybean oil : 5,000 Rice/Flours/Wheat : 20,000 Electrical equipment : 10,000		1,00,000	
Total Capital	1,00,000/-	1,00,000/-	2,00,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1500	45,000	5,40,000
<i>Less: Cost of sales</i>		36,000	432,000
Profit (20%) [A]		9,000	1,08,000
<i>Less: Operating Costs</i>			
Electricity bill		250	3000
Entertainment		100	1200
Dish Bill		250	3000
Present salary/Drawings- self		6000	72,000
Others		100	1200
Non Cash Item:			
Depreciation Expenses		83	1000
Total Operating Cost (D)		6,783	81400
Net Profit (C-D):		2217	26600

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
Sales	1800	54,000	648,000	2000	60000	720,000	2200	66,000	792,000
<i>Less: Cost of sales</i>		43200	518400		48000	5,76,000		52800	633,600
Profit (20%) [A]		10800	1,29600		12,000	1,44,000		13,200	1,58400
<i>Less: Operating Costs</i>									
Electricity bill		300	3600		300	3600		400	4800
Dish Bill		250	30,00		250	30,00		250	30,000
Entertainment		100	1200		100	1200		150	1800
Mobile bill		100	1200		200	2400		200	2400
Present salary/Drawings- self		6000	72,000		6000	72,000		7,000	84,000
Others (Chada)		100	1200		150	1800		150	1800
Depreciation Expenses		83	1000		83	1000		83	1000
Total Operating Cost (E)		6933	83196		7083	84,996		8233	98796
Net Profit		3867	46404		4917	59004		4967	59604
GT payback		40000			40,000			40,000	
Retained Income:		6404			19004			19604	

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	46400	59000	59600
1.3	Depreciation (Non cash item)	1000	1000	1000
1.4	Opening Balance of Cash Surplus	-	7400	27400
	Total Cash Inflow	147400	67400	88000
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000	-	-
2.2	Payment of GB Loan*	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40,000	40000
3.0	Net Cash Surplus	7400	27400	48000

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

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & Four Years of Experience
- Position of his store beside main road.

WEAKNESS

- Credit Sale
- Lack of Fund

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Other Competition
- Fire

Pictures











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