

*Proposed NU Business Name : **Rabby S S & Thai Glass House***

*Business Category: **General Retail & wholesale***



*Business Proposal Prepared by : **Naznin Akhter***

*Verified by: **Fahina Yesmin Happy***

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

|                                  |   |   |
|----------------------------------|---|---|
| Name and address                 | : | <b><i>Rakibul Hasan Rabby</i></b><br>Vill: Dokkhin Gram, Union: Rajapur, Post: Shankuchail,<br>Upazila: Burichong, District: Comilla.   |
| Age                              | : | 26 years  |
| Marital status                   | : | Married   |
| Children                         | : | 01 (One) Son  |
| No. of siblings:                 | : | 02 (Two) Brothers and 03 (Three) 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               | : | Mst. Payara Begum   |
| (iii) Father's name              | : | Abdul Baten   |
| (iv) GB member's info            | : | <i>Branch: Rajapur, Burichong, Comilla Centre # 08/mo,</i><br><i>Loan no.: 2188, Member since January 01, 2004</i><br>First loan: Tk. 5,000<br>Existing loan: Tk. 115,000, Outstanding loan: Tk. 48,200 |
| Further Information:             |   |   |
| (v) Who pays GB loan installment | : | Entrepreneur's father   |
| (vi) Mobile lady                 | : | No  |
| (vii) Grameen Education Loan     | : | Nil   |
| (viii) Any other loan            | : | Nil   |

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

|   |   |   |
|---|---|---|
| Education, till to date   | : | S.S.C   |
| Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)  | : | Nil   |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | 02 (Two) years experiences is running his own business. He started the business with BDT 100,000 (One lac).<br><br>: He has 04 (Four) years working experiences in a glass shop (Dhaka) |
| Other Own/Family Sources of Income  | : | His father's income from livestock business.  |
| Other Own/Family Sources of Liabilities   | : | Nil   |
| NU's Contact No.  | : | 01686615873   |
| NU's National ID No.  | : | 1911875722547   |
| NU Project Source/Reference   | : | Grameen Telecom Trust   |

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Payara Begum is a GB member since January 01, 2004 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>Rabby S S &amp; Thai Glass House</i></b>   |
| Address/ Location   | : | Shankuchail bazar, Burichong Bazar, Comilla.   |
| Total Investment in BDT                                   | : | Tk. 583,000  |
| Financing   | : | Self Tk. 433,000 (from existing business)<br>Required Investment Tk. 150,000 (as equity) |
| Present salary/drawings from business                     | : | BDT 5,000 (Five Thousand)  |
| Proposed Salary   | : | BDT 6,000 (Six Thousand)   |
| Proposed Business Implementation Plan                     |   |  |
| (i) % of present gross profit margin                      | : | On products 30%  |
| (ii) Estimated % of proposed gross profit margin          | : | On products 30%  |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : |  |

# **INFO ON EXISTING BUSINESS OPERATIONS**

| Particulars   | EB (BDT)     |               |                  |
|---|--------------|---------------|------------------|
|   | Daily        | Monthly       | Yearly           |
| <b>Sales income from products (thai aluminum accessories and S S pipe etc) (retail &amp; wholesale) (A)</b> | <b>3,000</b> | <b>84,000</b> | <b>1,008,000</b> |
| <b>Less: Cost of sales of products (product purchase) (B)</b>   | <b>2,100</b> | <b>58,800</b> | <b>705,600</b>   |
| <b>Gross Profit (C) [C=(A-B)]</b>   | <b>900</b>   | <b>25,200</b> | <b>302,400</b>   |
| <b>Less: Operating Cost:</b>  |              |               |                  |
| Electricity bill  |              | 800           | 9,600            |
| Generator bill  |              | 120           | 1,440            |
| Shop Rent   |              | 3,000         | 36,000           |
| Mobile bill   |              | 200           | 2,400            |
| Night Guard bill  |              | 150           | 1,800            |
| Conveyance  |              | 1,000         | 12,000           |
| Provision of bad Debt   |              | 71            | 850              |
| Present Salary (Self & family)  |              | 5,000         | 60,000           |
| Present Salary (Assistant-2)  |              | 10,000        | 120,000          |
| Other Cost (stationary & Entertainment etc.)  |              | 500           | 6,000            |
| <b>Non Cash Item:</b>   |              |               |                  |
| Depreciation Expenses   |              | 748           | 8,980            |
| <b>Total Operating Cost (D)</b>   |              | <b>21,589</b> | <b>259,070</b>   |
| <b>Net Profit (C-D):</b>  |              | <b>3,611</b>  | <b>43,330</b>    |

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

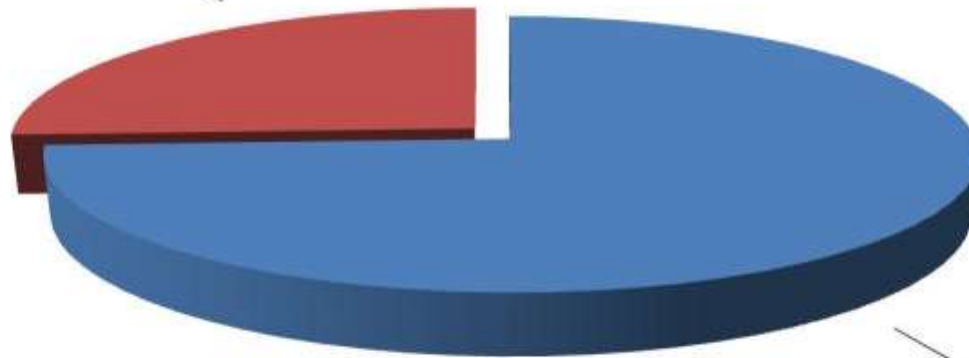
| Particulars  |   | Existing Business (BDT) | Proposed (BDT) | Total (BDT)    |
|--|---|-------------------------|----------------|----------------|
| Existing   | Proposed  |                         |                |                |
| Investment in products (SS pipe, thai outer top, thai outer bottom, thai aluminium outer side, shutter lock, shutter top, shutter bottom and inter lock etc) | Investment in products ( thai aluminium and S S pipe etc) | 203,050                 | 150,000        | 353,050        |
| Investment in Machinerries (cutting machine, drill machine, )  |   | 56,500                  |                | 56,500         |
| Investment in Equipments (television, weight machine, bulb and fan etc.)   |   | 1,500                   |                | 1,500          |
| Cash in hand   |   | 9,150                   |                | 9,150          |
| Debtors (Since November, 2015 to at present)   |   | 85,000                  |                | 85,000         |
| Creditors (Since November, 2015 to at present)   |   | (45,000)                |                | (45,000)       |
| Decoration ( fixture and fittings)   |   | 2,800                   |                | 2,800          |
| Advance for shop   |   | 120,000                 |                | 120,000        |
| <b>Total Capital</b>   |   | <b>433,000</b>          | <b>150,000</b> | <b>583,000</b> |



# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 433,000
- GTT's Investment BDT 150,000
- Total Capital BDT 583,000

GTT's  
Investment  
26%



Entrepreneur's  
Contribution  
74%



# **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 products (thai aluminium accessories and S S pipe etc) (retail & wholesale) (A) | 4,000        | 112,006       | 1,344,067      | 4,600        | 128,806       | 1,545,677      | 5,060        | 141,687       | 1,700,245      |
| Less: Cost of sales of products (product purchase) (B)  | 2,800        | 78,404        | 940,847        | 3,220        | 90,165        | 1,081,974      | 3,542        | 99,181        | 1,190,172      |
| <b>Gross Profit (C) [C=(A-B)]</b>   | <b>1,200</b> | <b>33,602</b> | <b>403,220</b> | <b>1,380</b> | <b>38,642</b> | <b>463,703</b> | <b>1,518</b> | <b>42,506</b> | <b>510,074</b> |
| <b>Less: Operating Cost:</b>  |              |               |                |              |               |                |              |               |                |
| Electricity bill  |              | 1,200         | 14,400         |              | 1,400         | 16,800         |              | 1,600         | 19,200         |
| Generator bill  |              | 170           | 2,040          |              | 220           | 2,640          |              | 270           | 3,240          |
| Shop Rent   |              | 3,000         | 36,000         |              | 3,000         | 36,000         |              | 3,000         | 36,000         |
| Mobile bill (SMS & Reporting)   |              | 500           | 6,000          |              | 500           | 6,000          |              | 500           | 6,000          |
| Night Guard bill  |              | 200           | 2,400          |              | 250           | 3,000          |              | 300           | 3,600          |
| Conveyance  |              | 2,000         | 24,000         |              | 2,500         | 30,000         |              | 3,000         | 36,000         |
| Provision of bad Debt   |              | 71            | 850            |              | 71            | 850            |              | 71            | 850            |
| Bank Charge (DD, PO, SC)  |              | 45            | 270            |              | 45            | 540            |              | 45            | 540            |
| Ownership Transfer Fee  |              | 1,000         | 6,000          |              | 1,000         | 12,000         |              | 1,000         | 12,000         |
| Proposed Salary (Self & family)   |              | 6,000         | 72,000         |              | 7,000         | 84,000         |              | 8,000         | 96,000         |
| Proposed Salary (Assistant-2)   |              | 12,000        | 144,000        |              | 14,000        | 168,000        |              | 16,000        | 192,000        |
| Other Cost (stationary & Entertainment etc.)  |              | 1,000         | 12,000         |              | 1,200         | 14,400         |              | 1,200         | 14,400         |
| <b>Non Cash Item:</b>   |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses   |              | 748           | 8,980          |              | 748           | 8,980          |              | 748           | 8,980          |
| <b>Total Operating Cost (D)</b>   | <b>-</b>     | <b>27,934</b> | <b>328,940</b> | <b>-</b>     | <b>31,934</b> | <b>383,210</b> | <b>-</b>     | <b>35,734</b> | <b>428,810</b> |
| <b>Net Profit (C-D):</b>  | <b>-</b>     | <b>5,668</b>  | <b>74,280</b>  | <b>-</b>     | <b>6,708</b>  | <b>80,493</b>  | <b>-</b>     | <b>6,772</b>  | <b>81,264</b>  |
| <b>Retained Income</b>  |              |               | <b>74,280</b>  |              |               | <b>154,773</b> |              |               | <b>236,037</b> |

**Notes:** 1. Agreed Grace period: Six 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.)**

| <b>Sl #</b> | <b>Particulars</b>                                  | <b>Year 1<br/>(BDT)</b> | <b>Year 2<br/>(BDT)</b> | <b>Year 3<br/>(BDT)</b> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                  |                         |                         |                         |
| 1.1         | Investment Infusion by Investor                     | 150,000                 | -                       | -                       |
| 1.2         | Net Profit (ownership tr. Fee added back)           | 80,280                  | 92,493                  | 93,264                  |
| 1.3         | Depreciation Expenses                               | 8,980                   | 8,980                   | 8,980                   |
| 1.4         | Opening Balance of Cash Surplus                     | -                       | 53,260                  | 82,733                  |
|             | <b>Total Cash Inflow</b>                            | <b>239,260</b>          | <b>154,733</b>          | <b>184,977</b>          |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                         |                         |                         |
| 2.1         | Product Purchase                                    | 150,000                 | -                       | -                       |
| 2.2         | Investment Payback including Ownership Transfer Fee | 36,000                  | 72,000                  | 72,000                  |
|             | <b>Total Cash Outflow</b>                           | <b>186,000</b>          | <b>72,000</b>           | <b>72,000</b>           |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>53,260</b>           | <b>82,733</b>           | <b>112,977</b>          |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 02  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (6 yrs);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 669,037 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Fire;

Presented at 145<sup>th</sup> as Yunus Centre and 23rd  
In-house Executive Social Business Design Lab  
(GTT) on December 03, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures











ইউ এনং ফর্ম  
(১২/১৭) (সিআন দ্রষ্টব্য)

# স্বাধীনতা ইন্ডিয়ান কলেজ



সাক্ষর : শংকুচাঁল বাজার, উপজেলা : বুড়িচং, জেলা : কুষ্টিয়া, বাংলাদেশ।

ক্রমিক : ৬৬৫  
তারিখ : ৬/৬/১৪

স্বাধীনতা ইন্ডিয়ান কলেজ

তারিখ : ৬/৬/১৪

২০১৩-২০১৫


সাক্ষর/সিআনের নাম : রাফী উদ্দিন, ওলু, খান্না, মাসুম হাইড  
লাইসেন্স প্রাপকের নাম : শ্রী : রাফি উদ্দিন খান্না

পিতা/স্বামীর নাম : আব্দুল হান্না  
ঠিকানা : স্বাধীনতা ইন্ডিয়ান কলেজ, শংকুচাঁল বাজার, বুড়িচং, কুষ্টিয়া

যেতে ইউনিফর্মের মূল্য : ৬০০ টাকা।  
যেতে ইউনিফর্মের মূল্য : ৬০০ টাকা।

সাক্ষর : ২৬/১ টাকা।

(কথায় : দুই শত ত্রিশ টাকা মাত্র।)  
এদণ্ড হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল।

  
স্বাধীনতা ইন্ডিয়ান কলেজ  
কুষ্টিয়া



গ্রামীণ ব্যাংক

কেন্দ্র নং: ০৮৫৮ শাখা

সহজ ঋণের পানি বই

নাম: সুমনা রায়  
 ঋণী নং: ১১৮  
 গ্রুপ নং: ০১  
 কেন্দ্র নং: ০৮৫৮  
 কেন্দ্রের নাম: কিষ্কিন্দা  
 এই ইস্যুর তারিখ: ০০/০১/১৪১১  
 শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

৪৪

কেন্দ্র নং: ১০৫৫

গ্রুপ নং: ০১

ঋণী নং: ১১৮

সহজ ঋণের পানি বই

কেন্দ্র নং: ০৮৫৮

কেন্দ্রের নাম: কিষ্কিন্দা

এই ইস্যুর তারিখ: ০০/০১/১৪১১

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

| ক্রমিক নং | বিবরণ   | ঋণ সংক্রান্ত |     |         |       |           |        | সঞ্চয় সংক্রান্ত |           |        |  |  |
|-----------|---------|--------------|-----|---------|-------|-----------|--------|------------------|-----------|--------|--|--|
|           |         | মুদ্রা       | বিল | ক্রেডিট | ডেবিট | ব্যালেন্স | সঞ্চয় | উত্তোলন          | ব্যালেন্স | সঞ্চয় |  |  |
|           |         | ২০০০         |     |         |       |           |        |                  |           |        |  |  |
| ১         | ১০/১/১৪ | ১০০          |     |         |       |           |        |                  |           |        |  |  |
| ২         | ১০/১/১৪ | ১০০          |     |         |       |           |        |                  |           |        |  |  |
| ৩         | ১০/১/১৪ | ১০০          |     |         |       |           |        |                  |           |        |  |  |
| ৪         | ১০/১/১৪ | ১০০          |     |         |       |           |        |                  |           |        |  |  |
| ৫         | ১০/১/১৪ | ১০০          |     |         |       |           |        |                  |           |        |  |  |
| ৬         | ১০/১/১৪ | ১০০          |     |         |       |           |        |                  |           |        |  |  |
| ৭         | ১০/১/১৪ | ১০০          |     |         |       |           |        |                  |           |        |  |  |
| ৮         | ১০/১/১৪ | ১০০          |     |         |       |           |        |                  |           |        |  |  |
| ৯         | ১০/১/১৪ | ১০০          |     |         |       |           |        |                  |           |        |  |  |
| ১০        | ১০/১/১৪ | ১০০          |     |         |       |           |        |                  |           |        |  |  |





**Thank You**