



Grameen Kalyan

*Proposed NU Business Name : Rakib Engineering Workshop
and otopi Furniture.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rakib Ahamed, Vill: Rogurampur, Post: Shombugong, Upajilla: Sodar, District: Mymensingh.
Age	:	19 Years
Marital status	:	Single.
No. of siblings:	:	3 (Three) Brothers.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Rahima Khatun.
(iii) Father's name	:	Md. Abdul Kuddus .
(iv) GB member's info	:	Branch: Charniloxia. Group # 11, Centre # 34/M, Loan no. 3624, Member since: 2002, First loan: Tk.3,000 ,Existing loan: 1,20,000, Outstanding: 17,040.
Further Information:		
(v) Who pays GB loan installment	:	My Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Eight Pass.

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	He has no formal training but 5 years experience in running business.
Other Own/Family Sources of Income	:	Own Business.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01723290622.
National ID number	:	1996611540007977.
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT= 3,000 (Three thousand) and used the money in her family Purpose Work. Gradually several times she took GB loan and utilized the money in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Rakib Engineering Workshop and otobi Furniture.
Address/ Location	:	Haluaghat Road, Shombgong bazar, Shadar, Mymensingh.
Total Investment	:	BDT = 5,50,000
Financing	:	Self financing: BDT= 4,00,000 (Existing Business) Required Investment: BDT = 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 5000 (Five thousand)
Proposed Salary	:	BDT= 8000 (Eight thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ❖ The project will be start with having a Engineering shop. ❖ Estimated sales @ Tk.7,500 per day. ❖ Estimated profit is about 30 %. ❖ Investors money will be pay back in 3 years. ❖ Four worker wages @ Tk (240*4) per day. ❖ Expected date to start the project in early 2016.

Information of Existing Business Operations.

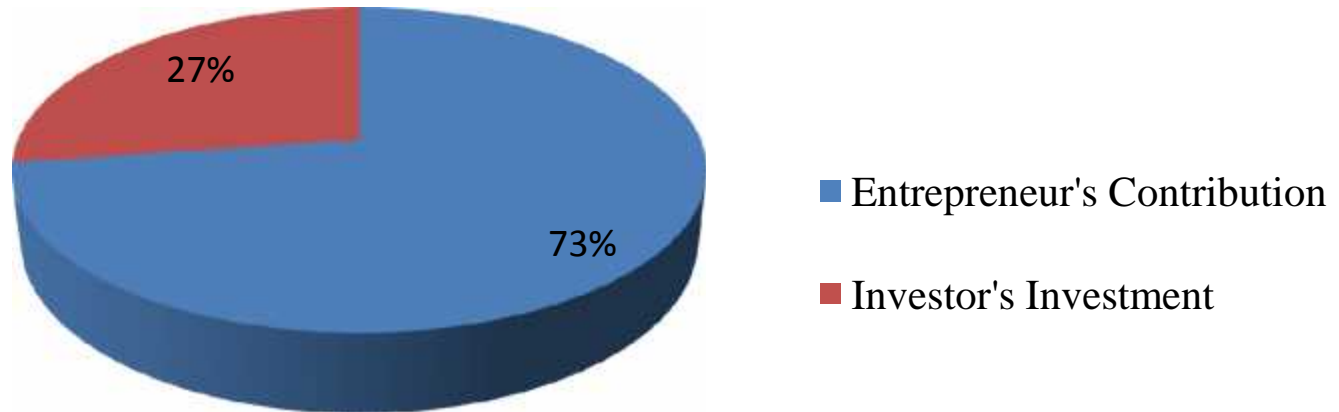
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	6,000	150,000	1,800,000
Less: Cost of Sales (B)	4,200	105,000	1,260,000
Gross profit (GP) [C=(A-B)]	1,800	45,000	540,000
<u>Less: Operating Costs:</u>			
Electricity bill		3,000	36,000
Shop Rent		5,000	60,000
Night guard bill		200	2,400
Present salary		5,000	60,000
Transport		1,000	12,000
Worker-3	240	18,000	216,000
Mobile bill		800	9,600
Other Expenses		2,000	24,000
Non Cash Item:			
Depreciation Expenses			10,000
Total Operating Cost (D)		35,000	430,000
(C-D) Net Profit:		10,000	110,000

PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (1)	Proposed (BDT)(2)	Total (BDT) (1+2)
Shop Advanced	150,000	-	150,000
Make steel furniture for sale: (steel file cabinet, steel door, steel bed, steel almirah, steel wardrobes, steel rack ,otobi board sheet etc)	130,000	70,000	200,000
Otobi Pvc sheets, Partex Pvc sheets, welding materials, various key lock, etc.	20,000	70,000	90,000
Tools for make steel furniture wood furniture (hammer, pliers, drill machine, paint machine, power saw, snips, tape measure and etc.)	100,000		100,000
Cash in Hand	-	10,000	10,000
Total Capital	400,000	150,000	550,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	400,000	73
Investor's Investment	150,000	27
Total Investment	550,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	<i>Year 1 (BDT)</i>			<i>Year 2 (BDT)</i>			<i>Year 3 (BDT)</i>		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Total Estimated Sales (A)	7,500	187,500	2,250,000	8,250	206,250	2,475,000	9,075	226,875	2,722,500
(B) Total Cost of Sales (B)	5,250	131,250	1,575,000	5,775	144,375	1,732,500	6,353	158,813	1,905,750
Gross profit (GP)= [C (A-B)]	2,250	56,250	675,000	2,475	61,875	742,500	2,723	68,063	816,750
Less: Operating Costs:									
Electricity bill		3,500	42,000		3,850	46,200		4,235	50,820
Transportation		1,500	18,000		1,650	19,800		1,815	21,780
Worker-4	240	24,000	288,000		26,400	316,800		29,040	348,480
Night guard bill		200	2,400		220	2,640		242	2,904
Shop Rent		5,000	60,000		5,500	66,000		6,050	72,600
Proposed salary-self		8,000	96,000		8,800	105,600		9,680	116,160
Mobile bill		1,000	12,000		1,100	13,200		1,210	14,520
Other Expenses		2,000	24,000		2,200	26,400		2,420	29,040
Non Cash Item:			-		-	-		-	-
Depreciation Expenses			10,000		-	11,000		-	12,100
Total Operating Cost (D)		45,200	552,400		49,720	607,640		54,692	668,404
(C-D)Net Profit		11,050	122,600		12,155	134,860		13,371	148,346
Retained Income:			122,600			134,860			148,346

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)	Year (3)
<u>Cash inflow</u>			
Opening Balance	10,000	222,600	297,460
Capital Infusion by Investor	150,000	-	-
Sales	2,250,000	2,475,000	2,722,500
Total Receipts	2,410,000	2,697,600	3,019,960
<u>Cash Outflow</u>			
Cost of goods sold	1,575,000	1,732,500	1,905,750
Operating expenses	552,400	607,640	668,404
Return to investor (including Transfer fee)	60,000	60,000	60,000
Total payment	2,187,400	2,400,140	2,634,154
Closing Balances	222,600	297,460	385,806

SWOT ANALYSIS

STRENGTH

- ❖ Employment:
- ❖ Self: 1
- ❖ Others (beyond family): 4
- ❖ Ownership in his own name.

WEAKNESS

- ❖ Can not supply products as per local demand.
- ❖ lack of sufficient capital.
- ❖ Shortage of quality product.

OPPORTUNITIES

- ❖ Local Demand.
- ❖ Skill & Experience.
- ❖ Fixed & other Customers.
- ❖ Investor's money will be payback in three years.

THREATS

- ❖ Theft.
- ❖ Fire burn.
- ❖ Political Unrest.

Presented at 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

My Shop & me











Trade Licence

বিশুদ্ধিত দিন মাত্রের নিবন্ধন

১৩১৯

ক্রমিক নং
লাইসেন্স নং: ১৯৯৩
নবায়ন নং:

০৩

বহিঃ নং

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : রাবির মার্শালার আর্ট এন্ড প্রিন্টিং ও মার্কার্স
মালিকের নাম : শ্রীঃ রাবির হোসেন
মোকা/ত্রিকানা : গ্রাম : কলুজাত হাট্টা রোড ডাকঘর : শত্ৰুঘাট / রাধাবপুর মাদরাসা
উপজেলা : সদর, জেলা : ময়মনসিংহ

পিতা / স্বামীর নাম : শ্রীঃ আব্দুল কাদুর মেহ
তাহার নিকট থেকে : ৫০০ টাকা (কথায় : পাঁচশত টাকা মাত্র)

মাত্র বৃত্তি পাইয়া এনং চরনির্ভর এলাকা বিনে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ মার্শালার ও মার্কার্স
লাইসেন্সের মেয়াদ : ৩০/০৬/২০২৬ ইং তারিখ পর্যন্ত

শিঃ ১১- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

স্বাক্ষর : স্বাক্ষর

মুদ্রা : মুদ্রা

সদস্যদের টাকার দিন • প্রতি সপ্তাহই ঘণ্টে
• বিল্ডিং সময়মত টিকা এবং ফুলে পাতিল
• রাস-স্বাস্থ্য পরিষ্কারকরণ • যাজ্ঞেয়িক লবণ ব্যবহার করুন
• গাছ লাগান, পরিবেশ সাজান।

Thank You