

Proposed NU Business Name: **RAKIB BORKHA HOUSE**



Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAKIB HASSAN
Age	:	01-03-1990 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill: Khanka P.O: Rampal P.S Munshiganj Sador, Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMINA BEGUM
(iii) Father's name	:	SHAALOM DALAL
(iv) GB member's info	:	Branch: Rampal Centre # 02 (Female), Member ID: 1193, Group No: 02 Member since: 12-05-1998(20 Years) First loan: BDT 2,500/-
Further Information:		Existing loan: BDT 80,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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	:	Five years experience in running business. He has training two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01995-944141
Wife's Contact No.	:	01981-133334
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMINA BEGUM joined Grameen Bank since 20 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAKIB BORKHA HOUSE
Location	:	Mojibur Rahman Plaza,Shipahipara, Rampal , Munshiganj
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000(from existing business) 77% Required Investment BDT 60,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	150 ft x 10 ft= 150 square ft
Security of the shop	:	60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Boroka,Higab,Scap,Orna, etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing One employee.▪He is doing his business in rent place.▪Collects goods from Islampur.▪Agreed grace period is 3 months.

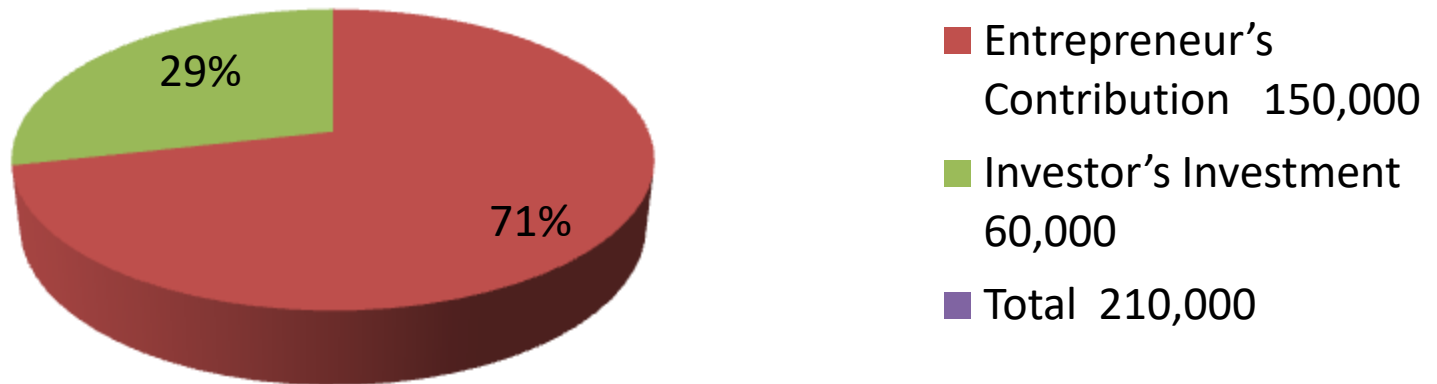
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Garments item	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		3,500	42,000
Transport		3,000	36,000
Electricity Bill		1,000	12,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		3,000	36,000
Entertainment		200	2,400
Total fixed Cost (D)		16,000	192,000
Net Profit (E) [C-D]		2,000	24,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Boroka (121*1000)	121,000	50,000	171,000
Scap (20*250)	5,000	5,000	10,000
Higab (20*450)	9,000	4,500	14,500
Orna (50*250)	12,500		12,500
Other	2,500	500	500
Total	150,000	60,000	210,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Garments item	1,750	52,500	630,000	661,500	694,575
Total variable Expense (B)	1,750	52,500	630,000	661,500	694,575
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Transport		3,000	36,000	36,100	36,200
Electricity Bill		1,000	12,000	12,000	12,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		3,000	36,000	36,000	36,000
Entertainment		200	2,400	2,500	2,600
Non Cash Item					
Depreciation					
Total Fixed Cost		16,000	192,000	192,300	192,600
Net Profit (E) [C-D]		6,500	78,000	91,200	105,075

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	78,000	91,200	105,075
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		54,000	121,200
	Total Cash Inflow	138,000	145,200	226,275
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	54,000	121,200	202,275

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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FAMILY PICTURE

