

A Nobin Udyokta Project

Proposed NU Business Name :M/S Rafil Enterprise



NU Identified and PP Prepared
Md. Ballal Hossain (Ramgonj Unit)

Verified by :

Md. Nazrul Islam

Presented by
Anowar Hosen

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Anowar Hosen
Age	:	12-08-1984 (31 years)
Marital status	:	Married
Children	:	01 Daughter , 01 Son
No. of siblings:	:	05 brothers, 06- 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. Rasida Begam
(iii) Father's name	:	Late Safiulla Akhand
(iv) GB member's info	:	Branch: Goupti- Faridgonj , Centre: 35/M , Group-03, Loanee no-2564 Member since: 13-12-2010, First loan: Tk.15,000/- Existing loan: Tk.30,000/- Outstanding: Tk.19,433/-
Further Information:		
(v) Who pays GB loan installment	:	Sister
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	S.S.C.

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

Present Occupation	:	Selling Television, Refrigeration & Electronic Business
Trade License		192
Business Experiences	:	02 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT -Ramgonj Unit ,Laxmipur .
NU Contact Info		Anowar Hosen Gallak Bazar, Faridgonj, Chandpur. Mobile No- 01717166703

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2010 (04 years). At first she took a loan of 15,000/-taka from Grameen Bank. NU used GB loan in his business. Now NU's sister is using GB Loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S. Rafil Enterprise
Address/ Location	:	Gallak Bazar, Faridgonj, Chandpur.
Total Investment in BDT	:	9,00,000/-
Financing	:	Self BDT 6,00,000/- (from existing business) - 66 % Required Investment BDT 300,000 (as equity) 34 %
Present salary/drawings from business (estimated)	:	8,000/-
Proposed Salary	:	8,000/-
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	2 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: Advance- 2,00,000 Charger Table Fan for sale 10 p 25000 Refrigerator " 10 p 250000 Television " 6 p 65000 Other Electronics Goods " 20000 R.F.L Furniture (Regal) " 20000 Decoration & Furniture 20000	6,00,000/-		6,00,000/-
(ii) Proposed investment : Table Fan & ceiling fan (10+24) = 70000/ Television (5) =60,000/- Refrigerator (5) =1,40,000/- Electronics Goods =30,000/-		300000	3,00,000/-
Total Capital	=6,00,000/-	=3,00,000/-	=9,00,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales income- (Refrigerator , Stabilizer, Dry Iron, Blender, Water Purifier ,TV, Electric Fan etc) (A)	150000	18,00,000
<i>Less: Cost of sales (B)</i>	1,20,000	14,40,000
Gross Profit . C (A-B)	30,000	3,60,000
<i>Less: Operating Costs</i>		
Electricity bill	1000	12000
Dish Bill	1,500	18,000
Generator bill	200	2400
Shop Rent	5000	60,000
Night Guard bill	100	1200
Mobile bill	500	6000
Present salary/Drawings- self	8000	96,000
Present salary-Employee (1)	4000	48,000
Others (entertainment, transport, fees etc)	1000	12000
Non Cash Item:		
Depreciation Expenses(10%of 20,000)	167	2004
<i>Total Operating Cost (D)</i>	21467	257604
Net Profit (C-D):	8533	1,02,396

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 from , Refrigerator, Electric Fan , TV. Electronics Goods.	1,80,000	21,60,000	2,10,000	25,20,000	2,40,000	28,80,000
<i>Less: cost of sales (B)</i>	1,44,000	17,28,000	1,68,000	20,16,000	1,92,000	23,04,000
Gross Profit (C) [C=(A-B)]	36,000	4,32,000	42,000	5,04,000	48,000	5,76,000
<i>Less: Operating Costs</i>						
Electricity bill	1000	12000	1200	14400	1500	18000
Generator bill	200	2400	250	3000	300	3600
Shop Rent	5000	60000	5000	60000	5000	60000
Night Guard bill	100	1200	100	1200	150	1800
Dish bill	1500	18000	1800	21200	2000	24000
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000	800	9600
Proposed Salary- Staff (1)	4000	48000	4500	54000	5000	60,000
Proposed Salary- Self	8000	96,000	8000	96,000	9,000	1,08,000
Others (entertainment, transport & other)	1500	18000	1800	21600	2000	24000
Non Cash Item:						
Depreciation Expenses(10% of 20000)	167	2004	167	2004	167	2004
Total Operating Cost (D)	21,967	2,63,604	23,317	2,79,804	25,917	3,11,004
Net Profit (C-D) :	14,033	1,68,396	18683	2,24,196	22083	2,64,996
Payback to GT		120000		120000		120000
Retained Income:		48,396		1,04,196		1,44,996

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</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	300000		
1.2	Net Profit	1,68,396	2,24,196	2,64,996
1.3	Depreciation (Non cash item)	2004	2004	2004
1.4	Opening Balance of Cash Surplus	-	50,400	1,56,600
	Total Cash Inflow	4,70,400	276600	4,23,600
2.0	Cash Outflow			
2.1	Purchase of Product	300,000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120000	120000
	Total Cash Outflow	420000	120000	120000
3.0	Net Cash Surplus	50,400	1,56,600	3,03,600

SWOT ANALYSIS

STRENGTH

- **Skilled & 02 years experience**
- **Well known in local areas**

WEAKNESS

- **Opponent in same areas**
- **Credit sale**

OPPORTUNITIES

- **Center point for business holders**
- **Beside Main Road**
- **Huge Demand in locality**

THREATS

- **Fire**
- **Theft**
- **Political unrest**











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For more information

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