

Proposed NU Business Name: **RAYHAN KUTIR SHILPO**



Project identification and prepared by: Md. Rokon Uddin

Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAYHAN ALI
Age	:	02-09-1989 (28 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	03Brothers
Address	:	Vill: Rokhitpa P,O: Hatkhujipur , P.S:Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. RAHELA BIBI
(iii) Father's name	:	MD. SHULTAN ALI
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 1 (Female), Member ID: 1226/4, Group No: 03 Member since: 2006-2012 Present 18-04-16 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 24,020/=
(v) Who pays GB loan installment	:	Father
(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	:	8 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-740650
Mother's Contact No.	:	01717-216612
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RAHELA BIBI joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

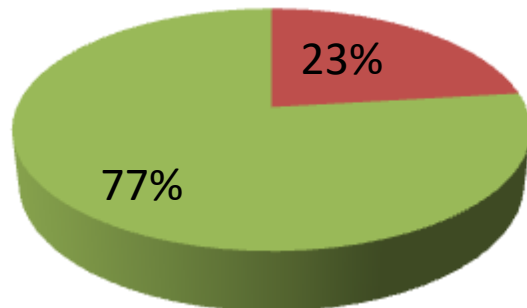
Business Name	:	RAYHAN KUTIR SHILPO
Location	:	Rokhitpara,Bagmara, Rajshahi
Total Investment in BDT	:	BDT 65,000/-
Financing	:	Self BDT 15,000/-(from existing business) 23% Required Investment BDT 50,000/-(as equity) 77%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft=200 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Handicrafts item etc. ▪Average 60% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is Rent ▪Collects goods from Bagmara. ▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Handicrafts item	700	21,000	2,52,000
Total Sales (A)	700	21,000	2,52,000
Less. Variable Expense			
Handicrafts item	280	8,400	1,00,800
Total variable Expense (B)	280	8,400	1,00,800
Contribution Margin (CM) [C=(A-B)]	420	12,600	1,51,200
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		500	6,000
Entertainment		200	2,400
Salary (stlaf)			
Bank service Charge			
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Jaka	45	153	6,900				6,900
Kula	10	50	500				500
Jhapni	30	30	900				900
Pakha	100	20	2000				2000
Dali	10	100	1000				1000
Khaloi	10	80	800				800
Dodoli	10	200	2000				2000
Bambo						30,000	30,000
Others Item						20,000	20,000
Total	215		15,000			50,000	65,000

Source of Finance



- Entrepreneur's Contribution 15,000
- Investor's Investment 50,000
- Total 65,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Handicrafts item	1000	30,000	3,60,000	3,78,000	3,78,000
Total Sales (A)	1000	30,000	3,60,000	3,78,000	3,78,000
Less. Variable Expense					
Handicrafts item	400	12,000	1,44,000	1,51,200	1,51,200
Total variable Expense (B)	400	12,000	1,44,000	1,51,200	1,51,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,26,800
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	6,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	13,000
Entertainment		5,00	6,000	6,500	6,500
Salary (staff)					
Kitnashok					
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		7,100	85,200	87,200	87,200
Net Profit (E) [C-D]		10,900	1,30,800	1,39,600	1,39,600
Investment Payback			20000	20000	20000

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	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,30,800	1,39,600	1,39,600
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,00,800	1,00,800
	Total Cash Inflow	1,80,800	2,40,400	2,40,400
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	1,00,800	2,10,400	2,10,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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









FAMILY PICTURE

