

A Nobin Udyokta Project

Proposed NU Business Name : RAKIB BOSTRA BITAN



NU Identified and PP Prepared &
Verified by :

Md.Nazrul Islam (Ramgonj Unit)

Presented by
Munsur Ahmed Mizi

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Munsur Ahmed Mizi
Age	:	07-03-1980 (34 years)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	03 brother, 02 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. Mahfuza Khatun
(iii) Father's name	:	Abdul Aziz
(iv) GB member's info	:	Branch: Dorbespur-Ramgonj, Centre: 21/M Group-03, Loanee no- 1633 Member since: 21-08-2002 First loan: Tk. 5,000 Existing loan: Tk. N/A Outstanding: Tk. N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN,	:	N/A
(ix) Others	:	N/A
Education	:	Dakhil Pass

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

Present Occupation	:	Cloth shop Business
Business Experiences	:	13 years
Trade License No	:	133
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
Nu Contact Info	:	01813682289
NU Project Source/Reference	:	GT -Ramgonj Unit ,Laxmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2002 (12 years). At first she took a loan of 5,000 taka from Grameen Bank. NU use GB Loan in his Business. NU expanded his existing business with GB loan . NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	RAKIB BASTRA BITAN
Address/ Location	:	Hospital Road , Ramgonj, Laxmipur .
Total Investment in BDT	:	6,00,000/
Financing	:	Self BDT 4,00,000 (from existing business) - 67 % Required Investment BDT 2,00,000 (as equity) 33 %
Present salary/drawings from business (estimated)	:	10,000
Proposed Salary	:	10,000
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items Shari .lunge ,three piece , Frok =100000 Readymade Shirt, pant, genjy, panjabi,500p = 100000 Quilt cloth, moshari, voel cloth, Markin Cloth, Bed Cover =75000 Jacket, sweater gamsa, and others =25000 Shop advance =50000 Furniture& Decoration =50000	4,00,000		
Sharee, Three Piece, Frok, china voel cloth, Than kapor =150000 Lungi Readymade Shirt, Pant and various types of Quilt cloth, mosari ,Bed cover etc =50000		2,00,000	
Total Capital	400000	200000	600000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income (A)	180000	2160000
<i>Less: Cost of sales (B)</i>	153000	1836000
Gross Profit (C) [C=(A-B)]	27000	324000
<i>Less: Operating Costs</i>		
Electricity bill	600	7200
Generator bill	200	2400
Shop Rent	3000	36000
Night Guard bill	100	1200
Mobile bill	500	6000
Present salary/Drawings- self	10000	120000
Present salary-Employee (1)	4000	48000
Others (entertainment, tax, & others fee)	1000	12000
Non Cash Item:		
Depreciation Expenses()	417	5004
<i>Total Operating Cost (D)</i>	19817	237804
Net Profit (C-D):	7183	86196

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	210000	2520000	230000	2760000	250000	3000000
<i>Less: cost of sales (B)</i>	178500	2142000	195500	2346000	212500	2550000
Gross Profit (C) [C=(A-B)]	31500	378000	34500	414000	37500	450000
<i>Less: Operating Costs</i>						
Electricity bill	600	7200	700	8400	700	8400
Generator bill	200	2400	300	3600	300	3600
Shop Rent	3000	36000	3000	36000	3000	36000
Night Guard bill	100	1200	100	1200	100	1200
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000	500	6000
Proposed Salary- Self	10000	120000	10000	120000	10000	120000
Proposed Salary- Staff (1)	5000	60000	5000	60000	6000	72000
Others (entertainment, tax, & others fee)	1000	12000	1000	12000	1000	12000
Non Cash Item:						
Depreciation Expenses(20%)	417	5004	417	5004	417	5004
<i>Total Operating Cost (D)</i>	<i>20817</i>	<i>249804</i>	<i>21017</i>	<i>252204</i>	<i>22017</i>	<i>264204</i>
(Net Profit C-D) :	10683	128196		161796		185796
Payback to GT		80000		80000		80000
Retained Income:	48196		81796			105796

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	128196	161796	185796
1.3	Depreciation (Non cash item)	5004	5004	5004
1.4	Opening Balance of Cash Surplus		53200	140000
	Total Cash Inflow	333200	220000	330800
2.0	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	53200	140000	250800

SWOT ANALYSIS

STRENGTH

- **Skilled & 13 years experience**
- **Well known in local areas**

WEAKNESS

- **Opponent in same areas**
- **Credit sale & low stock**

OPPORTUNITIES

- **Center point for business holders**
- **Beside Main Road**
- **In front side of entrance the market**

THREATS

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











শ্রীঃ মুনছুর আহাম্মদ

রাকিব বশ্রা বিতান

আধুনিক ও কচি স্ম্যুচ পোশাকের বিপুল স্কাহাৰ

বিঃ দ্রঃ এখানে বেডিং এর মালামাল বিক্রয় ও তৈরী করা হয়।

(মাছ বাজার মসজিদের পশ্চিম পাৰ্শে), দাৰশাগ, দক্ষীণূৰ। মোবাঃ 01813682289, 01836856414, 01721323874



Rakib Bashra Bitan

A display of clothing items and fabric rolls in a textile shop. On the wall, there are several jackets and shirts hanging. Below them, there are stacks of colorful fabric rolls in various colors like blue, yellow, red, and green. A mannequin is visible in the background, wearing a dark jacket. The shop is well-lit and organized.

*Presented at 3rd Internal Design Lab
On 18 February, 2015 at Grameen Trust*



For more information
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