

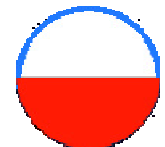
# Project Name: M/S RAKIB ENTERPRISE



**NU Identified and PP Prepared :**  
**S. M. Arafatuzzaman (Manikgonj Unit)**  
**Verified by : A. S. M. Shahidul Haque**

Presented by:  
**ABUL KALAM AZAD**

**GRAMEEN TRUST**



## **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

<b>Name</b>	: <b>Abul Kalam Azad</b>
<b>Age</b>	: <b>34 Years (22-02-1982)</b>
<b>Marital status</b>	: <b>Married</b>
<b>Children</b>	: <b>1 son</b>
<b>No. of siblings:</b>	: <b>Brother-03, Sister-04</b>
<b>Parent's and GB related Info</b>	
<b>(i) Who is GB member</b>	: <b>Mother</b> <input checked="" type="checkbox"/> <b>Father</b> <input type="checkbox"/>
<b>(ii) Mother's name</b>	: <b>Late. Mrs. Saleha</b>
<b>(iii) Father's name</b>	: <b>Mr. Md Elahi</b>
<b>(iv) GB member's info</b>	: <b>Branch: Mohadebpur Shibaloy Centre : 27/M, Group no : 02 Loanee no.: 1764 Member since, 1990 to 2001 First loan: Tk. 3,000 Existing loan: N/A Outstanding: N/A</b>
<b>Further Information:</b>	
<b>(v) Who pays GB loan installment</b>	: <b>N/A</b>
<b>(vi) Mobile lady</b>	: <b>N/A</b>
<b>(vii) Grameen Education Loan</b>	: <b>N/A</b>
<b>(viii) Any other loan like GCCN, GKF</b>	: <b>N/A</b>
<b>(ix) Others</b>	: <b>N/A</b>
<b>Education</b>	: <b>Class-7</b>

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

<b>Present Occupation</b>	<b>:</b>	<b>Generator &amp; Centering Business</b>
<b>Trade License no</b>		<b>MUP/341</b>
<b>Business Experience And Training Info</b>	<b>:</b> <b>:</b>	<b>16 years</b> <b>N/A</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Brother (business)</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	
<b>NU Contact Info</b>		<b>01712622594</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>Manikganj</b>

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's mother has been a member of Grameen Bank since 1990 to 2001 (11 years). At first she took 3,000 taka from GB. At first NU's father invested GB Loan in his business and expanded his business. NU's family gradually improved their living standard by using GB loan.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

<b>Business Name</b>	<b>:</b>	<b>M/S RAKIB ENTERPRISE</b>
<b>Address/ Location</b>	<b>:</b>	<b>Mohadebpur Bazar, Manikgonj.</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>4,50,000</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT 3,00,000 (from existing business) 67% Required Investment BDT 1,50,000/-(as equity) 33%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>BDT 8,000</b>
<b>Proposed Salary</b>		<b>BDT 8,000</b>
<b>Proposed Business</b>		
<b>(i) % of present gross profit margin</b>	<b>:</b>	<b>55%</b>
<b>(ii) Estimated % of proposed gross profit margin</b>		<b>55%</b>
<b>(iii) Agreed grace period</b>		<b>5 months</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b><u>Present Items:</u></b> Advanced : 65,000 Decoration : 1,000 Goods : 2,34,000	3,00,000		3,00,000
<b><u>Proposed Items:</u></b> <b>1,50,000</b>		1,50,000	1,50,000
<b>Total Capital</b>	<b>3,00,000</b>	<b>1,50,000</b>	<b>4,50,000</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Present Items</b>	
<b>Product name with quantity</b>	<b>Amount</b>
Generator (7.5 H.P) 01*50,000	50,000
Cable 100 coil *1,000	1,00,000
Centering materials	84,000
<b>Total</b>	<b>2,34,000</b>

<b>Proposed Items</b>	
<b>Product Name with quantity</b>	<b>Amount</b>
Generator (30 HP) 1* 1,23,000	1,23,000
Cable 15 coil*1,800	27,000
<b>Total</b>	<b>1,50,000</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from generator service (A)	1,000	30,000	3,60,000
<i>Less: Fuel charge (B)</i>	450	13,500	1,62,000
Profit (C) [C=(A-B)] 55%	550	16,500	1,98,000
Income from centering business-D	500	15,000	1,80,000
<b>Gross Profit E= (C+D)</b>	<b>1,050</b>	<b>31,500</b>	<b>3,78,000</b>
<i>Less: Operating Costs</i>			
Repairing cost		1500	18,000
Shop Rent		800	9,600
Night Guard bill		50	600
Mobile bill		1,000	12,000
Present salary/Drawings- self		8,000	96,000
Present salary/ Drawing –Staff-1		4500	54,000
Conveyance or Transport]		500	6,000
Others cost ((fees, Entertainment, sms, TL renew)		500	6,000
Non Cash Item:			
Depreciation Expenses		2350	28,200
<b>Total Operating Cost (F)</b>		<b>19,200</b>	<b>2,30,400</b>
<b>Net Profit (E-F):</b>		<b>12,300</b>	<b>1,47,600</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from generator service (A)	1,500	45,000	5,40,000	1750	52,500	6,30,000	2000	60,000	7,20,000
Less: Fuel charge (B)	675	20,250	2,43,000	787	23,610	2,83,320	900	27,000	3,24,000
<b>Profit (A-B)=(C) 55%</b>	825	24,750	2,97,000	963	28,890	3,46,680	1,100	33,000	3,96,000
Income centering business-D	500	15,000	1,80,000	500	15,000	1,80,000	500	15,000	1,80,000
<b>Gross Profit E= (C+D)</b>	1325	39,750	4,77,000	1463	43,890	5,26,680	1,600	48,000	5,76,000
Less: Operating Costs									
Repairing cost		2,000	24,000		2500	30,000		3000	36,000
Shop Rent		800	9,600		800	9,600		800	9,600
Night Guard bill		100	1200		150	1800		200	2400
Mobile bill		600	7,200		700	8,400		800	9,600
Present salary self		8,000	96,000		8,000	96,000		8,000	96,000
Present salary –Staff-1		5000	60,000		6000	72,000		7000	84,000
Conveyance or Transport		1000	12,000		1500	18,000		2,000	24,000
Others cost (fees, Entertainment, TL renew)		600	7,200		700	8,400		800	9,600
Non Cash Item:									
Depreciation Expenses		3850	46,200		3850	46,200		3850	46,200
Total Operating Cost		21,950	2,63,400		24,200	2,90,400		26,450	3,17,400
<b>Net Profit (C-D) = (E)</b>		<b>17,800</b>	<b>2,13,600</b>		<b>19,690</b>	<b>2,36,280</b>		<b>21,550</b>	<b>2,58,600</b>
<b>GT payback</b>			60,000			60,000			60,000
<b>Retained Income:</b>		<b>1,53,600</b>		<b>1,76,280</b>		<b>1,98,600</b>			

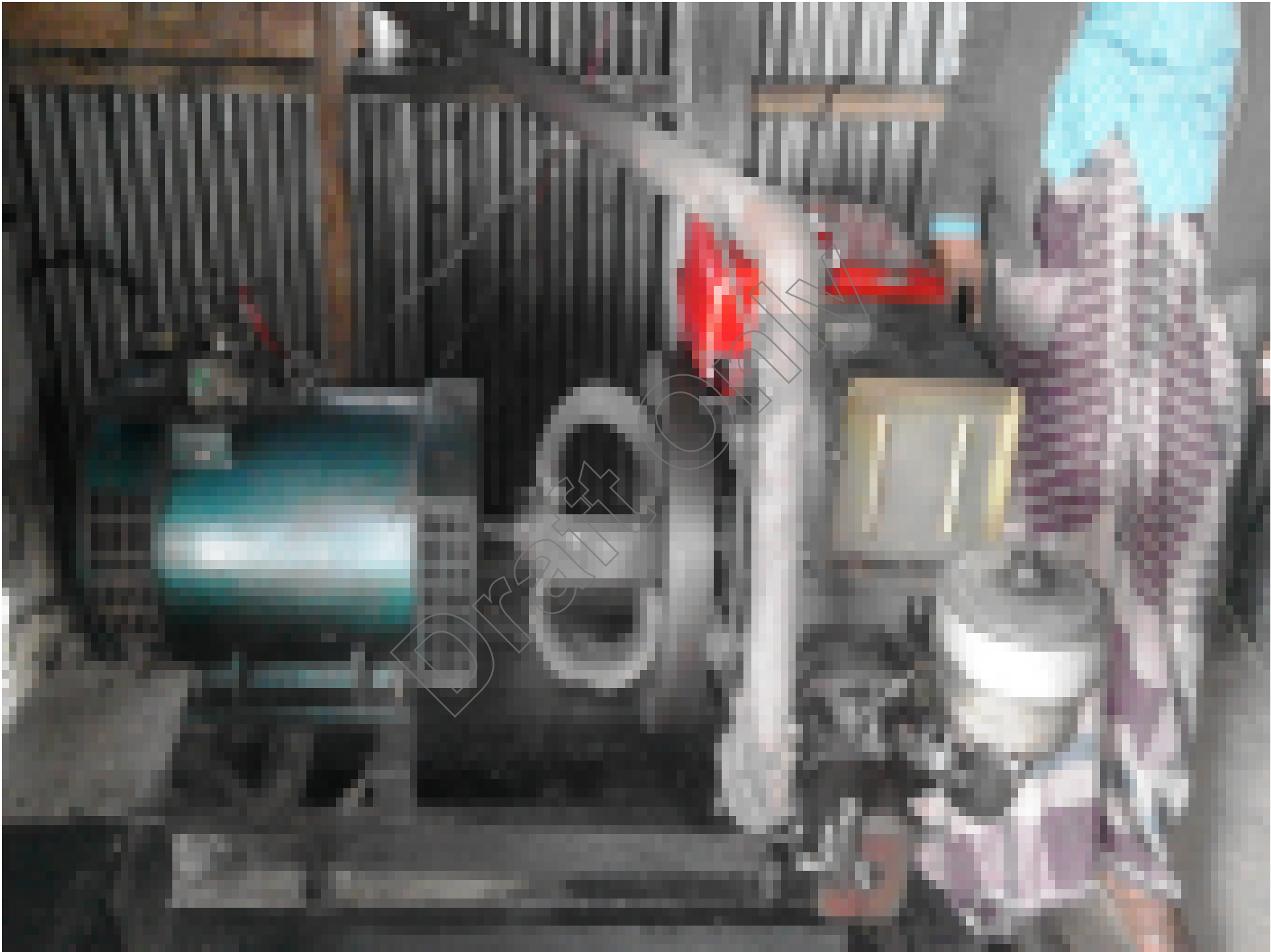
# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
<b>1.1</b>	<b>Investment Infusion by Investor</b>	<b>1,50,000</b>		
<b>1.2</b>	<b>Net Profit</b>	<b>2,13,600</b>	<b>2,36,280</b>	<b>2,58,600</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	<b>46,200</b>	<b>46,200</b>	<b>46,200</b>
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>	<b>-</b>	<b>1,99,800</b>	<b>4,22,280</b>
	<b>Total Cash Inflow</b>	<b>4,09,800</b>	<b>4,82,280</b>	<b>7,27,080</b>
<b>2.0</b>	<b>Cash Outflow</b>			
<b>2.1</b>	<b>Purchase of Product</b>	<b>1,50,000</b>		
<b>2.2</b>	<b>Payment of GB Loan</b>	<b>-</b>		
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>60,000</b>	<b>60,000</b>	<b>60,000</b>
	<b>Total Cash Outflow</b>	<b>2,10,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>1,99,800</b>	<b>4,22,280</b>	<b>6,67,080</b>

# SWOT Analysis

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li>➤ Availability of Products Sourcing.</li><li>➤ Skilled &amp; 16 Years of Experience</li><li>➤ Position of shop beside manikgonj &amp; Shibaloy road.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li>➤ Low investment</li></ul>
<p><b>O</b>PPORTUNITY</p> <ul style="list-style-type: none"><li>➤ Expansion Of Business</li><li>➤ Employment opportunity</li><li>➤ Only one in this area</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li>➤ Fire</li><li>➤ Theft</li></ul>























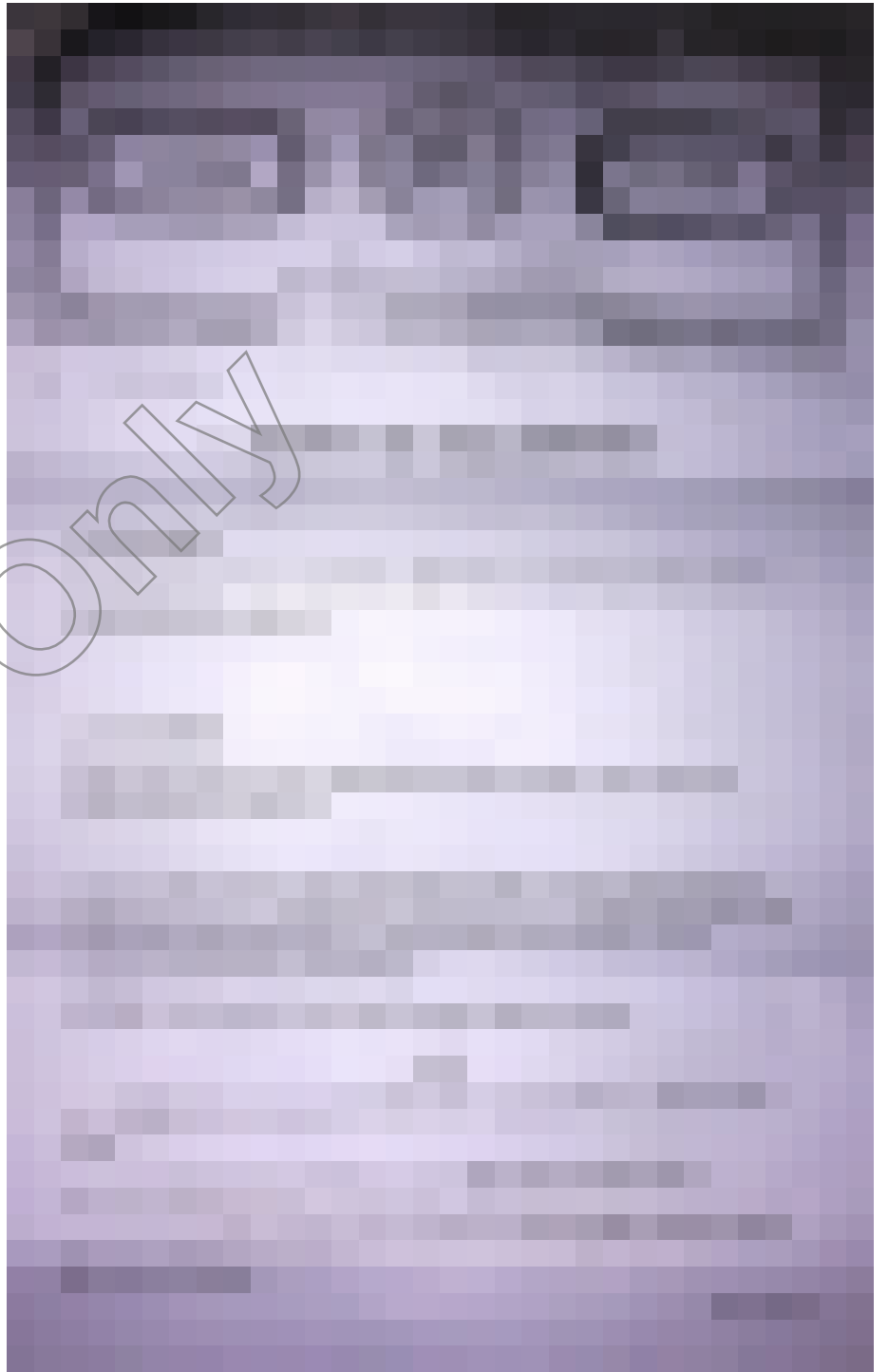






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*Presented at*  
**185<sup>th</sup> Social Business Design Lab**  
**On 15 February, 2016**

