

Proposed NU Business Name : RAZA ART AND SHIL CENTER

Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAZULKARIM RAZA
Age	:	01-02-1990(27Years)
Education, till to date	:	CLASS S,S,C
Marital status	:	MARIED
Children	:	1 SON 0 DOUGHRER
No. of siblings:	:	2 Brother ,2 Sister.
Address	:	Vill: BONOGRAM .P0 :GOIHATA , P.S:NAGOURPUR, Dist: TANGAIL
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. :ROSHONARA
(iii) Father's name	:	MD :RASHID MIA
(iv) GB member's info	:	Branch :GOYHATA Centre #13/m (Female), Member ID : 1872/1 , Group No:03 Member since:14/03/2006 First loan: BDT 4000/- Outstanding loan: 4500
Further Information:		
(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	:	16years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737077455
Family's Contact No.	:	01924212454
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROSHONARA

joined Grameen 06years ago. At first she took BDT4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

Proposed Nobin Udyokta Business Info

Business Name	:	RAZA ART AND SHIL CENTER
Location	:	GOYHATA BAZZAR NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT /76090
Financing	:	Self BDT 36090/- (from existing business 47% Required Investment BDT 40,000/- (as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200square ft
Security of the shop	:	30000TK
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; SOTO SHIL , MADIM SIL , KAT SHIL KALI, etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is RENT▪Collects goods from NAGOURPUR▪Agreed grace period is 3 months.

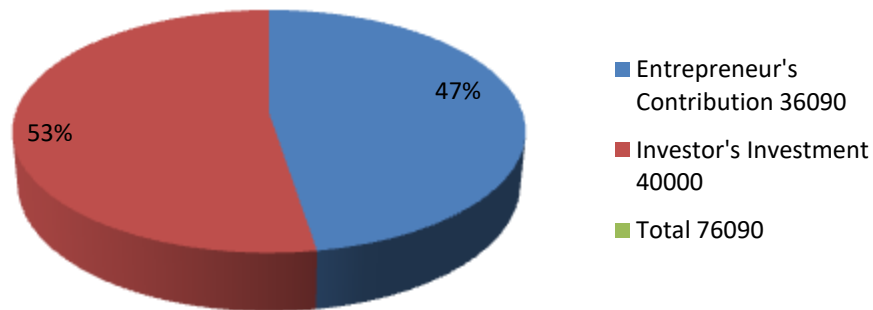
Existing Business (BDT) S

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
SOTO SHIL , MADIM SIL , KAT SHIL KALI, PAD		18750	225000
Total Sales (A)		18750	225000
Less. Variable Expense			
SOTO SHIL , MADIM SIL , KAT SHIL KALI,	0	7500	90000
Total variable Expense (B)	0	7500	90000
Contribution Margin (CM) [C=(A-B)	0	11250	135000
Less. Fixed Expense			
Rent		500	6000
Electricity Bill		200	2400
Transportation		,0	0
Mobile Bill		300	3600
Entertainment		500	6000
Gard		100	1200
janitor		150	1800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6750	81000
Net Profit (E) [C-D)		4500	54000

KALI	140	10000	10140
PAD	270	10000	10270
SHIL	680	20000	20680
BORD	5000		5000
TOTAL	6090	40000	46090

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
fish, mill	625	18750	225000	236250	248062.5
Total Sales(A)	625	18750	225000	236250	248062.5
Less Variable Expense (B)					
fish,	250	7500	90000	94500	99225
Total Variable Expense	250	7500	90000	94500	99225
Contributon Margin (CM) [C=(A-B)]	375	11250	135000	141750	148838
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		200	2400	28800	345600
Transportaion		100	1200	1260	1323
Salary (Self)		300	3600	3600	3600
Salary (Staff)		150	1800	1800	1800
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator		5000	60000	60000	60000
Mobile Bill			0	0	0
Total Fixed Cost (D)		6750	21000	47460	364323
Net Profit (E)= [C-D]		4500	54000	56700	59535
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	54,000	56700	59535
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38000	78700
	Total Cash Inflow	94,000	94,700	138,235
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	38,000	78,700	122,235

SWOT ANALYSIS

STRENGTH

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

বেঙ্গা আর্ট ৩০ামানচে
আর্জেন্ট

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ষ্টীকার, মগ প্রিন্ট, ছবি, ছিনারী সহ
যাবতীয় আর্ট এর কাজ করা হয়।

মোবাঃ 01737077455, 01924212454

সীল

তৈরী করা হয়।

স্বপ্নার-ক

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আর্জেন্ট

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