

Proposed NU Business Name: ANONNDU KAYRATY GHOR



Project identification and prepared by: Md. Anowar Hossain
Mohasthan Unit, Bogra

Project verified by: Md Mozaharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RAMANATH KUMAR
Age	:	28-11-1989 (28 Years)
Education, till to date	:	B.A(Pass)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Sisters
Address	:	Vill: Dwakola, P.O: Gokul, P.S: Bogra sadar, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SONDHA RANI
(iii) Father's name	:	SREE.BISHWANATH SUTRADHAR
(iv) GB member's info	:	Branch: Gokul, Centre # 17(Female), Member ID: 9227, Group No: 05 Member since: 03-02-2008 (09 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: Nil
(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	:	12 years experience in running business. 13 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-020428
Mother's Contact No.	:	01746-071930
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHONDHARANI joined Grameen Bank since 09 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANONNDO KHOIRATI GHOR
Location	:	Dwhakola,Gokul, Bogra
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 220,000/-(from existing business) 71% Required Investment BDT 40,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of wood furniture.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 3 employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

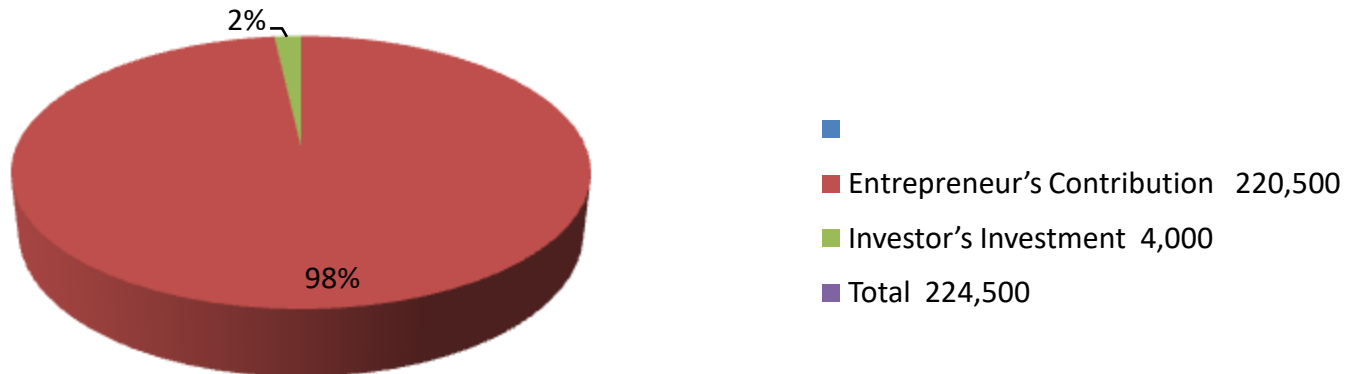
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wooden production	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Wooden production	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
House rant		1,200	14,400
Electricity Bill		1,800	21,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		10,000	120,000
Entertainment		200	2,400
Guard		100	1,200
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		19,000	228,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
DIGAIN MASIN	2	25000	50,000	1	4,000	4,000	54,000
RWTER	3	17000	51,000	0	0	0	51,000
NOKSHA	2	30000	60,000	0	0	0	60,000
HAV SAV	1	9500	9,500	0	0	0	9,500
Security	0	0	50,000	0	0	0	50,000
Security	0	0	0	0	0	0	0
Total	8	0	220500	1	4000	4000	224500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
WOODEN production	7,500	225,000	2,700,000	2,835,000	2,976,750
Total Sales (A)	7,500	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense					
Milk production	6,375	191,250	2,295,000	2,409,750	2,530,238
Total variable Expense (B)	6,375	191,250	2,295,000	2,409,750	2,530,238
Contribution Margin (CM) [C=(A-B)]	1,125	33,750	405,000	425,250	446,513
Less. Fixed Expense					
House rant		1200	14,400	14,400	14,400
Electricity Bill		1800	21,600	21,600	21,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		10000	120,000	120,000	120,000
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		19,000	228,000	228,000	228,000
Net Profit (E) [C-D]		14,750	177,000	197,250	218,513
Investment Payback			42,000	42,000	42,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	4,000		
1.2	Net Profit	177,000	197,250	218,513
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		135,000	290,250
	Total Cash Inflow	181,000	332,250	508,763
2	Cash Outflow			
2.1	Purchase of Product	4,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000	42,000
	Total Cash Outflow	46,000	42,000	42,000
3	Net Cash Surplus	135,000	290,250	466,763

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 17 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

