

Proposed NU Business Name: **M.S RANGDHONU P.C**



Project identification and prepared by: Chandra Mohan Roy.
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. CHANCAL ALI PRANG
Age	:	01-04-1992(26 Years)
Education, till to date	:	Class: BA
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Sister, 01 Brothers
Address	:	Vill: Tatulia, P.O:Adomdighi, Thana: Adomdighi,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	:	MST. ASIRA BEGUM
(iii) Father's name	:	MD. OSMAN ALI PRAMANIK
(iv) GB member's info	:	Branch: Adomdighi , Centre # 1 (Female), Member ID: 7798 Group No: 05 Member since: 05-11-2006 (12Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan: BDT: Nill
(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	:	5 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-866955
Mother's Contact No.	:	01825-486205
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ASIA BEGUM joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M.S RANGDONU P.C
Location	:	Tatulia, Adomdighi, Bogra
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 130,000/-(from existing business) 76% Required Investment BDT 40,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Steel Shoket, misk set, melamain board, etc. ▪The business is operating by entrepreneur. Existing no employee. ▪One will be appointed in the future. ▪Collects goods from Adomdighi, Bogra ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	1,000	30000	360000
Total Sales (A)	1,000	30000	360000
Less Variable Expense			
	750	22500	270000
Total variable Expense (B)	750	22500	270000
Contribution Margin (CM) [C=(A-B)]	250	7500	90000
Less Variable Expense			
Rent		0	0
Electricity bill		500	6000
Transportation		100	1200
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		6,000	72000
Net Profit (E)= [C-D]		1,500	18000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	30,000	30,000	1	30,000	30,000	60,000
Printer	1	35,000	35,000	1	5,000	5,000	10,000
U.P.S	1	5,000	5,000	1	5,000	5,000	10,000
Skner	1	5,000	5,000				5,000
Set	2	4,000	8,000				8,000
Rak	1	30,000	30,000				30,000
Others			17,000				17,000
Total	7		130,000	3		40,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	1,200	36000	432000	453600	476280
Total Sales (A)	1,200	36000	432000	453600	476280
Less Variable Expense				0	0
	900	27000	324000	340200	357210
Total variable Expense (B)	900	27000	324000	340200	357210
Contribution Margin (CM) [C=(A-B)	300	9000	108000	113400	119070
Less Variable Expense				0	0
Rent		0	0	0	0
Electricity bill		500	6000	6300	6615
Transportation		100	1200	1260	1323
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		6,000	72000	75600	79380
Net Profit (E)= [C-D]		3,000	36000	37800	39690
Investment Payback			16,000	16,000	16,000

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

SR#	<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	36000	37800	39690
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		20,000	41,800
	Total Cash Inflow	76,000	57,800	81,490
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)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	20,000	41800	65490

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; ,Tatulia, Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

