#### Proposed NU Business Name: RAZZAK PAKHAR KARKHANA



Project identification and prepared by: Muzaharul Islam Dupchachia, Bogura

Project verified by: Muzaharul Islam



Brief Bio of The Proposed Nobin Udyokta			
Name		MD ABDUR RAZZAK	
Age	:	13-10-90 (26 Years)	
Education, till to date	:	Class Eight	
Marital status	:	Married	
Children	:	Nil	
No. of siblings:	:	2 Brothers 4 Sisters	
Address	:	Vill: Jogir Bhobon, P.O: Arola, P.S: Kahalu, Dist: Bogura	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MST JAHANARA BEGUM MD ALTAB ALI Branch: Namuja, Bagura ,Centre # 25 (Female), Member ID: 2622 , Group No: 04 Member since: 05-02-1987 (29 Years) First Ioan: BDT 5,000	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 10000, Outstanding Ioan: BDT Nil N/A No No 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	:	15 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	-	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01796179002
Mother's Contact No.	-	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogura.

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

**MST JAHANARA BEGUM** joined Grameen Bank since 29 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

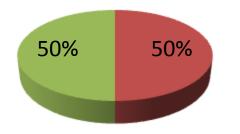
Proposed Nobin Udyokta Business Info			
Business Name	:	RAZZAK PAKHAR KARKHANA	
Location	:		
Total Investment in BDT	:	BDT 100,000/-	
Financing	:	Self BDT 50,000/-(from existing business) 50%	
		Required Investment BDT 50000/-(as equity) 50%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	10 ft x 15 ft= 150 square ft	
Security of the shop	:	BDT 50,000/-	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Hand Fan.</li> <li>Average 50% gain on sale.</li> <li>The business is operating by entrepreneur. Existing 2 employees.</li> <li>The shop is rented.</li> <li>Collects goods from Nowga Rajshahi</li> <li>Agreed grace period is 3 months.</li> </ul>	

## **Existing Business**

Paticular	Daily	Monthly	Yearly		
Revenue(Sales)					
Hand Fan.	1000	30000	360000		
Total Sales (A)	1000	30000	360000		
Less Variable Expense					
Hand Fan.	500	15000	180000		
Total variable Expense (B)	500	15000	180000		
Contribution Margin (CM) [C=(A-B)	500	15000	180000		
Less Variable Expense					
Electricity bill		1000	12000		
Transportation		500	6000		
Salary (self)		5000	60000		
Entertainment		500	6000		
Mobile bill		300	3600		
Total fixed cost (D)		7,300	87600		
Net Profit (E)= [C-D]		7,700	92400		

Investment Breakdown				
Particulars	Existing	Proposed	Total	
Palm leaf	40,000	30000	70000	
Bamboo	8,000	16,000	24000	
Colour Burnish	2,000	4000	6000	
	50,000	50,000	150000	

### **Source of Finance**



Entrepreneur's Contribution 50,000
Investor's Investment 50,000
Total 100,000

<b>Financial</b>	<b>Overview</b>

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Hand Fan.	1500	45000	540000	567000
Total Sales (A)	1500	45000	540000	567000
Less Variable Expense				
Hand Fan.	750	22500	270000	283500
Total variable Expense (B)	750	22500	270000	283500
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500
Less Variable Expense				
Electricity bill		1200	14400	14600
Transportation		600	7200	7,400
Salary (Self)		5000	60000	60000
Entertainment		600	7200	7400
Mobile bill		400	4800	5000
Total fixed cost (D)		7,800	93600	94,400
Net Profit (E)= [C-D]		14700	176400	189,100
Investment Payback			30,000	30,000

Cash flow projection on business plan (rec. & Pay)				
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	176,400	186,50	
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		146,400	
	Total Cash Inflow	226400	33290	
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	30000	3000	
	Total Cash Outflow	80,000	3000	
3	Net Cash Surplus	146,400	30290	



# Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 Years Quality goods & services; Skill and experience;

## **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

## **O**<sub>PPORTUNITIES</sub>

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft Fire Political unrest Pictures









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## **FAMILY PICTURE**

