

Proposed NU Business Name: PARTHO KATH GHOR



Project identification and prepared by: Shah Alam,
Dupchachia Unit, Bagura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	RONI KUMAR SARKAR
Age	:	01-02-1994 (22 Years)
Education, till to date	:	HSC
Marital status	:	Un married
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: Purbo Borai(Kalitola) , P.O: Dupchachia, P.S: Dupchachia , Dist: Bagura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BASANTA RANI SARKAR
(iii) Father's name	:	SWAPAN KUMAR SARKAR
(iv) GB member's info	:	Branch: Bir Kedar, Kahalu, Centre # 37(Female), Member ID: 3639/2, Group No: 06 Member since: 18-03-2005 (06 Years) First loan: BDT 8000
Further Information:		Existing Loan: BDT 20000, 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	:	06 years experience in running business. Own business 06 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-328965
Mother's Contact No.	:	01719-217355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BASANTA RANI SARKAR joined Grameen Bank since 06 years ago. At first she took 8000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PARTHO KATH GHOR
Location	:	East Kalitola,Dupchachia,Bogura
Total Investment in BDT	:	BDT 265,000/-
Financing	:	Self BDT 195,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 30 ft= 600square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Partex board,Melamain board, Dressing table etc▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 03 employee.▪One will be appointed after getting equity money.▪The shop is own.▪Collects goods from C/O Office Market▪Agreed grace period is 3 months.

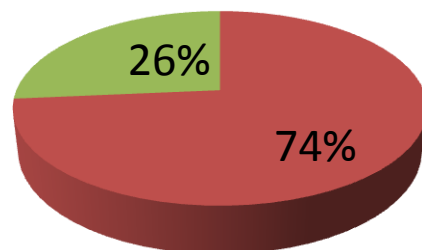
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Partex board,Melamain board, Dressing table etc	7500	225000	2700000
Total Sales (A)	7500	225000	2700000
Less Variable Expense			
Partex board,Melamain board, Dressing table etc	6375	191250	2295000
Total variable Expense (B)	6,375	191250	2295000
Contribution Margin (CM) [C=(A-B)	1,125	33750	405000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		1300	15600
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		15000	
Entertainment		200	2400
Mobile bill		500	6000
Total fixed cost (D)		24,500	294000
Net Profit (E)= [C-D]		9,250	111000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Patex Board	45	720	32,400	20	720	14,400	46,800
Formica	30	600	18,000	25	600	15,000	33,000
Malamine Board	20	1550	31,000	18	1550	27,900	58,900
Angle	47	45	2,115	149	45	6,705	8,820
Tin	3	3000	9,000	2	3000	6,000	15,000
Cot	5	7000	35,000	0	0	0	35,000
Show case	15	2700	40,500	0	0	0	40,500
Dressing Table	15	1800	27,000		0	0	27,000
Total		17415	195,000	212	0	70,000	265,000

Source of Finance



- Entrepreneur's Contribution 195,000
- Investor's Investment 70,000
- Total 265,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Partex board,Melamain board, Dressing table etc	10700	321000	3852000	4044600
Total Sales (A)	10700	321000	3852000	4044600
Less Variable Expense				
Partex board,Melamain board, Dressing table etc	9095	272850	3274200	3437910
Total variable Expense (B)	9,095	272850	3274200	3437910
Contribution Margin (CM) [C=(A-B)	1,605	48150	577800	606690
Less Variable Expense				
Rent		1,000	12,000	12,000
Electricity bill		1500	18000	18,500
Transportation		1,700	20400	20,600
Salary (self)		5000	60000	60,000
Salary(Staff)		20000	240000	240,000
Entertainment		200	2400	2,400
Mobile bill		550	6600	6,600
Total fixed cost (D)		29,950	359400	360,100
Net Profit (E)= [C-D]		18200	218400	246,590
Investment Payback			42,000	42,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	218,400	246,590
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		176,400
	Total Cash Inflow	288400	422990
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	176,400	380990

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6Years
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

