

Proposed NU Business Name: **MS RANADEEP WORKSHOP**



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Mohastha Unit, Bogra

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE DIPONKOR QUMAR KORMOKAR
Age	:	01-01-1991 (26 Years)
Education, till to date	:	CLASS 7
Marital status	:	MARRIED
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill: Dhawya kola, P.O: Gokul. P.S: Bogra, 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	:	LATE TRIPTI RANI
(iii) Father's name	:	SREE DILIP CHANDRA KORMOKAR
(iv) GB member's info	:	Branch: Gokul. Centre # 56(Female), Member ID: 3837/1 , Group No: 01 Member since: 14-1-2014 (03 Years) First loan: BDT 10,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 15000/-
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.)	:	No
Business Experiences and Training Info	:	8 years experience in running business. 8 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-342093
Family's Contact No.	:	01740-033843
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit ,Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE TRIPTI RANI joined Grameen Bank since 3 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RANADEEP WORKSHOP
Location	:	Dhawya kola, Gokul. Bogra, Bogra
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 70000/- (from existing business) 64% Required Investment BDT 40,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15ft= 120 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Chopper , knife etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Mohasthan.▪Agreed grace period is 3 months.

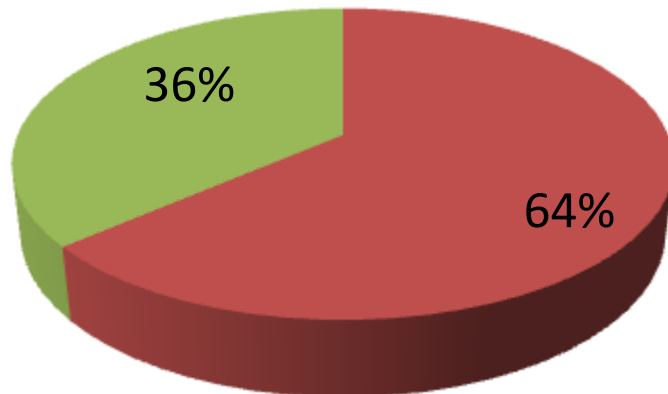
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chopper , knife etc	1500	45000	540000
Total sales (A)	1500	45000	540000
Less Variable Exp.			
Chopper , knife etc	1050	31500	378000
Total Variable exp. (B)	1050	31500	378000
Contribution Margin CM [C= (A-B)]	450	13500	162000
less fixed exp.			
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Mobile		200	2400
total fixed cost (D)		6100	73200
Net profit (E) [C-D]		7400	88800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chopper	400	42	16,800			0	16,800
Knife	100	400	40,000			0	40,000
Shan Motor	132	100	13,200			0	13,200
iron			0	400	100	40,000	40,000
Total	632		70,000	400		40,000	110,000

Source of Finance



■ Entrepreneur's Contribution 70,000

■ Investor's Investment 40,000

■ Total 110,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Chopper , knife etc	2100	63000	756000	793800	833490
Total Sales (A)	2100	63000	756000	793800	833490
less variable Expenses					
Chopper , knife etc	1470	44100	529200	555660	583443
Total variable Expenses (B)	1470	44100	529200	555660	583443
Contribution Margin (CM)= (A-B)	630	18900	226800	238140	250047
Less Fixed Expenses					
Electricity bill		400	4800	4800	4800
Transportation		560	6720	6720	6720
Salary (self)		5000	60000	60000	60000
Mobile		300	3600	3600	3600
Total Fixed Cost		6260	75120	75120	75120
Net Profit (E) (C-D)		12640	151680	163020	174927
Investment Payback			16000	16000	16000

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	151,680	163,020	174927
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		135,680	282700
	Total Cash Inflow	191680	298700	457627
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	16000	
3	Net Cash Surplus	135,680	282700	441627

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others: 0
Experience & Skill : 8Years:08
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

