

Proposed NU Business Name: **MS RONI KUMAR**



Project identification and prepared by: Md Anower Hossain Sarker,
Mohastha Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE RONI KUMAR
Age	:	03-01-1994 (23 Years)
Education, till to date	:	SSC
Marital status	:	UNMARRIED
Children	:	N/A
No. of siblings:	:	1 Sister
Address	:	Vill: Charkar Chandra pur, P.O: Mokamtola. P.S: Shibgonj, 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	:	SREEMOTI CHITI MOHASTHA
(iii) Father's name	:	SREE SHUKMOL CHANDRA MOHASTHA
(iv) GB member's info	:	Branch: Mokamtola. Shibgonj, Centre # 53(Female), Member ID: 3952, Group No: 03 Member since: 2006 (11 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 25800/-
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. 05 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.	:	01741-370572
Family's Contact No.	:	01741-370572
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit ,Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI CHITI MOHASTHA joined Grameen Bank since 11 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RONI KUMAR
Location	:	Mokamtola Joypurhat road
Total Investment in BDT	:	BDT 425000/-
Financing	:	Self BDT 325000/- (from existing business) 76% Required Investment BDT 100,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	33 Desimal
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wood .▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 10 employee.▪After getting equity fund 20 will be appointed.▪The shop is rented.▪Collects goods from Joshor.▪Agreed grace period is 3 months.

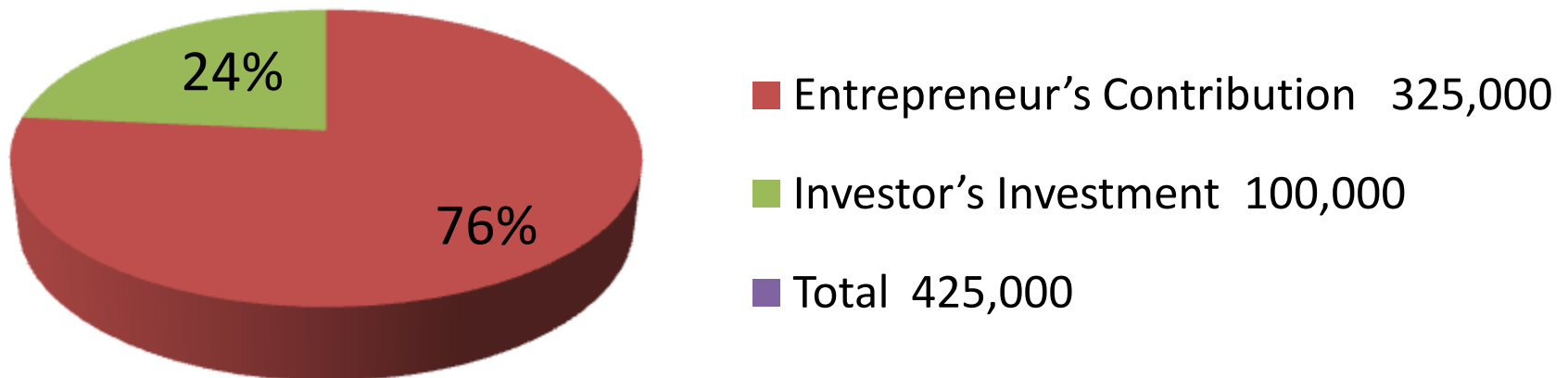
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
wood		195000	2340000
Total sales (A)		195000	2340000
Less Variable Exp.			
wood		136500	1638000
Total Variable exp. (B)		136500	1638000
Contribution Margin CM [C= (A-B)]		58500	702000
less fixed exp.			
Rent		4000	48000
Electricity bill		1500	18000
Transportation		2000	24000
Salary (self)		5000	60000
Salary (staff)		30000	360000
Entertainment		500	6000
Guard		1500	18000
Mobile		300	3600
total fixed cost (D)		44800	537600
Net profit (E) [C-D]		13700	164400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Golai Wood	1	200000	200,000	1	50,000	50,000	250,000
Fry Wood	1	50000	50,000			0	50,000
Furniture	1	50000	50,000	5	10000	50,000	100,000
Security			25,000				25,000
Total	3		325,000	6		100,000	425,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
wood		615000	7380000	7749000	8136450
Total Sales (A)		615000	7380000	7749000	8136450
less variable Expenses					
wood		430500	5166000	5424300	5695515
Total variable Expenses (B)		430500	5166000	5424300	5695515
Contribution Margin (CM)= (A-B)		184500	2214000	2324700	2440935
Less Fixed Expenses					
Rent		4000	48000	48000	48000
Electricity bill		1500	18000	18000	18000
Transportation		2240	26880	26880	26880
Salary (self)		5000	60000	60000	60000
Salary (staff)		150000	1800000	1800000	1800000
Entertainment		550	6600	6600	6600
Guard		1500	18000	18000	18000
Mobile		300	3600	3600	3600
Total Fixed Cost		165090	1981080	1981080	1981080
Net Profit (E) (C-D)		19410	232920	343620	459855
Investment Payback			40000	40000	40000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	232,920	343,620	459855
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		192,920	496540
	Total Cash Inflow	332920	536540	956395
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	
3	Net Cash Surplus	192,920	496540	916395

SWOT ANALYSIS

STRENGTH

Employment: Self: 10 Family:0 Others: 20
Experience & Skill : 10 Years:05
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

