

Proposed NU Business Name: **RANGTULI SAJGHOR AND PUSHPALOY**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHUJON CHANDRA NATH
Age	:	01-01-1992(26 Years)
Education, till to date	:	Class-H.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother
Address	:	Vill:South kolapara, P.O:Porshuram, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHOVA RANI NATH
(iii) Father's name	:	SOPON CHANDRA NATH
(iv) GB member's info	:	Branch: Porshuram, Centre # 58(Female), Member ID:7206, Group No: 14 Member since: 20-01-2001-2006 (05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: Nil
(v) Who pays GB loan installment	:	No
(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	:	03years experience in running business. 03 years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-753336
Mother's Contact No.	:	01874-770889
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Porshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOVA RANI NATH joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

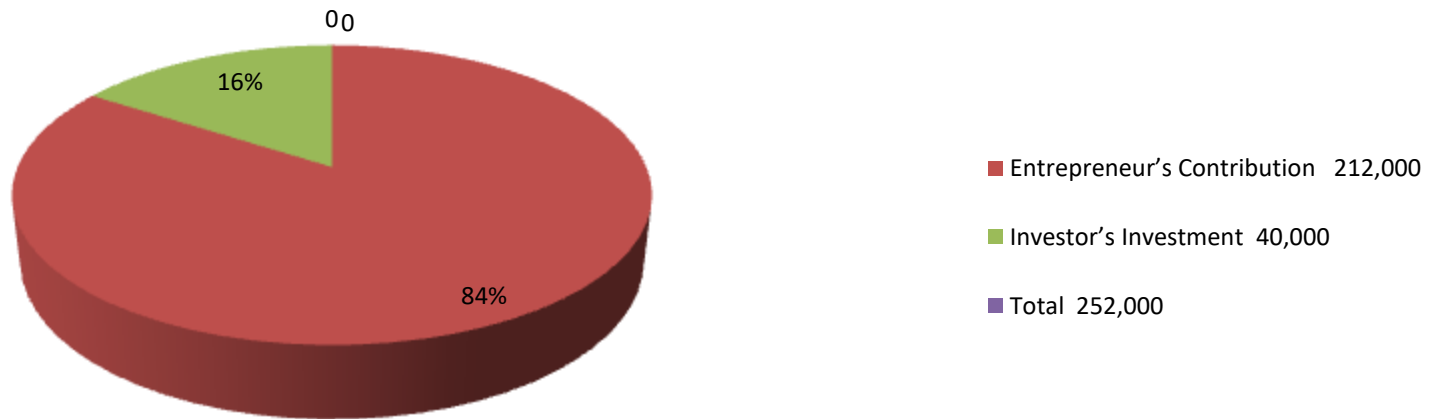
Proposed Nobin Udyokta Business Info

Business Name	:	RANGTULI SAJGHOR AND PUSHPALOY
Location	:	Upozila gate, Porshuram, Feni.
Total Investment in BDT	:	BDT 2,52,000/-
Financing	:	Self BDT 212,000(from existing business) 81% Required Investment BDT,40,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft. = 100square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 2employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
artificial flowers, cosmetics, ornaments set, others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
artificial flowers, cosmetics, ornaments set, others	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		100	1200
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		10300	123600
Net Profit (E)= [C-D]		7700	92400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
artifisialful	10,000	5	50,000			30,000	80,000
cockshit	100	100	10,000			10,000	20,000
beloan	500	100	5,000			0	5,000
ornaments set	10	200	2,000			0	2,000
party spray	50	100	5,000			0	5,000
tishu kapor	1,000	20	20,000			0	30,000
others	0	0	20,000			0	20,000
security	0		100,000			0	100,000
						0	0
						0	0
Total	11660	525	212,000	0	0	40,000	262,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
artifishial ful,cosmeticks,ornaments set,others	4000	120000	1440000	1512000
0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000
Less Variable Expense (B)				
silver disk,jug,paint,iron,electronic etc.	3200	96000	1152000	1209600
Total Variable Expense	3200	96000	1152000	1209600
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400
Less Fixed Expense				
Rent		1000	12000	12000
Electric Bill		500	6000	6300
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		3000	36000	36000
Entertainment		100	1200	1200
Gard		100	1200	1200
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		10300	123600	124180
Net Profit (E)= [C-D]		13700	164400	172620
Investment Pay Back			24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	164,400	172620
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		140400
	Total Cash Inflow	204,400	313,020
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)	24000	24000
	Total Cash Outflow	64,000	24000
3	Net Cash Surplus	140,400	289,020

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
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; Upozila gate,
Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



Citycell
One

BALLOONS





Briish YELLOW

Floral
Shop





FAMILY PICTURE

