

**Proposed NU Business Name: MON SORNO BITAN**

Project identification and prepared by: Md. Razu Ahmed,  
Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>ROOP KUMAR MONI</b>
Age	:	05-09-1988 ( 29 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	0
No. of siblings:	:	03 Brothers
Address	:	Vill: Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>RAJLOKSMI</b>
(iii) Father's name	:	<b>PORES MONI DAS</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 04 (Female), Member ID: 1490, Group No: 05 Member since: 01/01/1992 First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: Nill
(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.)	:	Nil
Business Experiences and Training Info	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01871-596143
Mother's Contact No.	:	01913-629077
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAJLOKSMI** joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

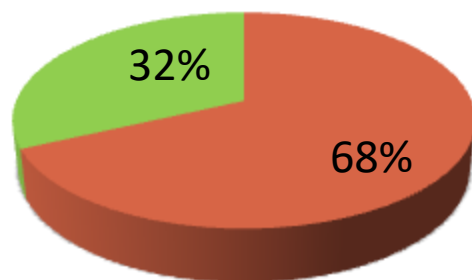
Business Name	:	<b>MON SORNO BITAN</b>
Location	:	Bagmara Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,10,000(from existing business) 68% <b>Required Investment BDT 50,000(as equity) 32 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Ring,Locket, etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Leather	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Leather	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Electric Bill		1000	12000
Transportaion		1500	18000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		200	2400
Generator		300	3600
Rent		2500	30000
Mobil Bill		300	3600
Total Fixed Cost (D)		11000	132000
Net Profit (E)= [C-D]		13000	156000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Dam Polish Machine	02	15,000	30,000				30,000
Dolna machine	02	7,500	15,000				15,000
Polish motor	01	10,000	10,000				10,000
Colour machine	01	50,000	50,000				50,000
Others			5,000				5,000
Electric machine				01		50,000	50,000
<b>Total</b>			<b>1,10,000</b>			<b>50,000</b>	<b>1,60,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 1,10,000
- Investor Investment's :- 50,000
- Total :- 1,60,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Leather	2500	75000	900000	945000	992250
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Leather	1500	45000	540000	567000	595350
<b>Total Variable Expense</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Electric Bill		1300	15600	15900	16200
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	60000	60000
Rent		2500	30000	30000	30000
Entertainment		300	3600	3600	3600
Generator		300	3600	3600	3600
Guard		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>11700</b>	<b>133200</b>	<b>331600</b>	<b>2708000</b>
<b>Net Profit (E)= [C-D]</b>		<b>18300</b>	<b>219600</b>	<b>230580</b>	<b>242109</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	219,600	230580	242109
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		191600	394180
	<b>Total Cash Inflow</b>	<b>269,600</b>	<b>422,180</b>	<b>636,289</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>78,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>191,600</b>	<b>394,180</b>	<b>608,289</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Bagmara Bazar, Nawabganj,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



মন স্বর্ন বিতান

শ্রী: কপকুমার | মোবাঃ ০১৮৫৮০১২২৩৭৫

ও (পালিশ ঘর)

চেয়ারম্যান মার্কেট বাগমারা বাজার, নবাবগঞ্জ, ঢাকা-১২০০







# কালার মেশিন







# FAMILY PICTURE