

## Proposed NU Business Name: M/S R K ENTERPRISE



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

Name	:	<b>DEPAK HAZRA</b>
Age	:	22-11-1984(34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: Damodor P.O:Fultola P.S: Fultola Dist:Khulna
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>JAMUNA SIKDER</b>
(iii) Father's name	:	<b>LET:DEBDAS HAZRA</b>
(iv) GB member's info	:	Branch: Fultola , Centre # 05(Female), Member ID: 1335/1, Group No: 04 Member since: 05-07-2009 raning (10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 300,000 Outstanding loan: 21000/-.
(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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-809812
Family's Contact No.	:	01956-462756
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAMUNA SIKDER** Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S R K ENTERPRISE</b>
Location	:	Damodor Mistripara,Fultola
Total Investment in BDT	:	BD : 2,70,000
Financing	:	Self BDT 2,00,000(from existing business) 74% Required Investment BDT 70,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30t x 15ft= 450 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likes;Wood,Umbrella Bat ,Daster,Pat etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 04 Employee. After getting equity fund 01 employee will be appointed</li><li>▪The shop is own.</li><li>▪Collects goods from Fultola,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

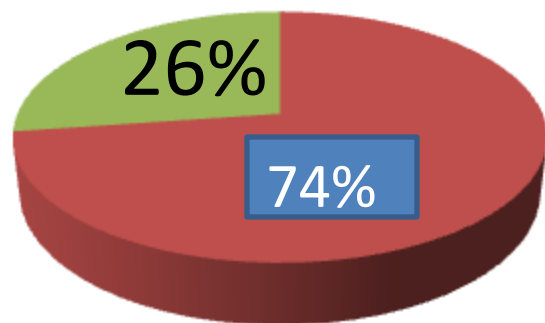
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Wood,Umbrella Bat ,Daster,Jute etc.	6,500	195,000	2,340,000
<b>Total Sales (A)</b>	<b>6,500</b>	<b>195,000</b>	<b>2,340,000</b>
<b>Less. Variable Expense</b>			
Wood,Umbrella Bat ,Daster,Jute etc.	5,200	156,000	1,872,000
<b>Total variable Expense (B)</b>	<b>5,200</b>	<b>156,000</b>	<b>1,872,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,300</b>	<b>39,000</b>	<b>468,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		1000	12,000
Transportation		1,500	18,000
Salary (self)		5000	60,000
Salary (staff)		20000	240,000
Entertainment		200	2,400
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>28,000</b>	<b>336,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,000</b>	<b>132,000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Chirai Wood	150	400	60000	Chirai Kat	0	0	50,000	110,000
Umberela But	1000	10	10000	Umberela But	0	0	10,000	20,000
Dilaver But	1500	30	45000				0	45,000
Duster	150	100	15000	Duster			10,000	25,000
Jut	10	1100	11000				0	11,000
Colur	0	0	9000				0	9,000
Duster Big	500	100	50000				0	50,000
			0				0	0
			0				0	0
			0				0	0
Others				Others				0
<b>Total</b>			<b>200,000</b>				<b>70,000</b>	<b>270,000</b>

## Source of Finance



**Entrepreneur Investment:**  
**2,00,000**  
**Investor Investment:70,000**  
**Total Investment:2,70,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Wood,Umbrella Bat ,Daster,Jute etc.	8,500	255,000	3,060,000	3,213,000	3,373,650
<b>Total Sales (A)</b>	<b>8,500</b>	<b>255,000</b>	<b>3,060,000</b>	<b>3,213,000</b>	<b>3,373,650</b>
Less. Variable Expense					
Wood,Umbrella Bat ,Daster,Jute etc.	6,800	204,000	2,448,000	2,570,400	2,698,920
<b>Total variable Expense (B)</b>	<b>6,800</b>	<b>204,000</b>	<b>2,448,000</b>	<b>2,570,400</b>	<b>2,698,920</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,700</b>	<b>51,000</b>	<b>612,000</b>	<b>642,600</b>	<b>674,730</b>
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1500	18,000	18,900	19,845
Transportation		1,700	20,400	21,420	22,491
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		23,000	276,000	289,800	304,290
Entertainment		300	3,600	3,780	3,969
Mobile Bill		400	4,800	4,800	4,800
Non Cash Item					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>31,900</b>	<b>382,800</b>	<b>398,700</b>	<b>243,900</b>
<b>Net Profit (E) [C-D)</b>		<b>19,100</b>	<b>229,200</b>	<b>243,900</b>	<b>430,830</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	229,200	243,900	430,830
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		180,200	396,100
	<b>Total Cash Inflow</b>	<b>299,200</b>	<b>424,100</b>	<b>826,930</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	21000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>119,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>180,200</b>	<b>396,100</b>	<b>798,930</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 04  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

