

# Proposed NU Business Name : M/S Ranju Art Publicity

## রঞ্জু আর্ট পাবলিসিটি

- ব্যানার
- সাইন বোর্ড
- বিলবোর্ড
- প্যানা সাইন
- ফ্লীন প্রিন্ট
- ওয়াল পেইন্টিং
- ভিজিটিং কার্ড
- কম্পিউটার সিল ইত্যাদি ।



মোবাঃ ০১৮২০-৮৬৫৫৮০  
ভরতখালী সাঘাটা, গাইবান্ধা ।

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Ranju Mia Vill: Vorotkhali, Post: Muktinagar, Upazila: Saghata, District: Gaibandha.
Age	:	23 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 (four) brothers and 1(one) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Most. Monowara Begum Md. Abdul Mojid Sarkar Branch: Vorothkhali, Centre # 45/mo, Loan no.: 3841, Member since: February 17, 1993, First loan: Tk. 3,000. Existing loan: Nil
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	N/A No Nil Nil Nil
Education, till to date	:	HSC

## ***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 (years of experience, if s/he received any on-hand training, formal training, working experience as an apprentice etc.)	:	3 (three) years experiences in this business, started business with BDT 11,000 (eleven thousand). 6 (six) years on-hand training on signboard/banner making. He has 10 & 21-day training on Fisheries and Livestock Farming from Ansar & VDP Centre.
Other Own/Family Sources of Income	:	Father's income from grocery business and agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's contact number	:	01820865580
NU's national ID number	:	19913218895000307
NU Project Source/Reference	:	GTT

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Entrepreneur's mother is a GB member Since February 17, 1993. At first his mother took GB loan BDT 3,000 and utilized for house repairing;
- Gradually ten times she took GB loan, utilized in her husband's Rice & Grocery business and purchase of Cow;
- Income from GB loan helped her to maintain family including education of children.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>M/S Ranju Art Publicity</i></b>
Address/ Location	:	Vorotkhali bazar, Saghata, Ghaibandha
Total Investment in BDT	:	<b>BDT 204,000</b>
Financing	:	Self BDT <b>54,000</b> (from existing business) Required Investment BDT <b>150,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT <b>5,000</b> (five thousand)
Proposed Salary	:	BDT <b>5,000</b> (five thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	(i)	On an average 40%
(ii) Estimated % of proposed gross profit margin	(ii)	On an average 40%
(iii) In future risk mgt. plan (from fire, disaster etc.)	(iii)	Keeping adequate sand and ensure source of water with precaution.

# **INFO ON EXISTING BUSINESS OPERATIONS**

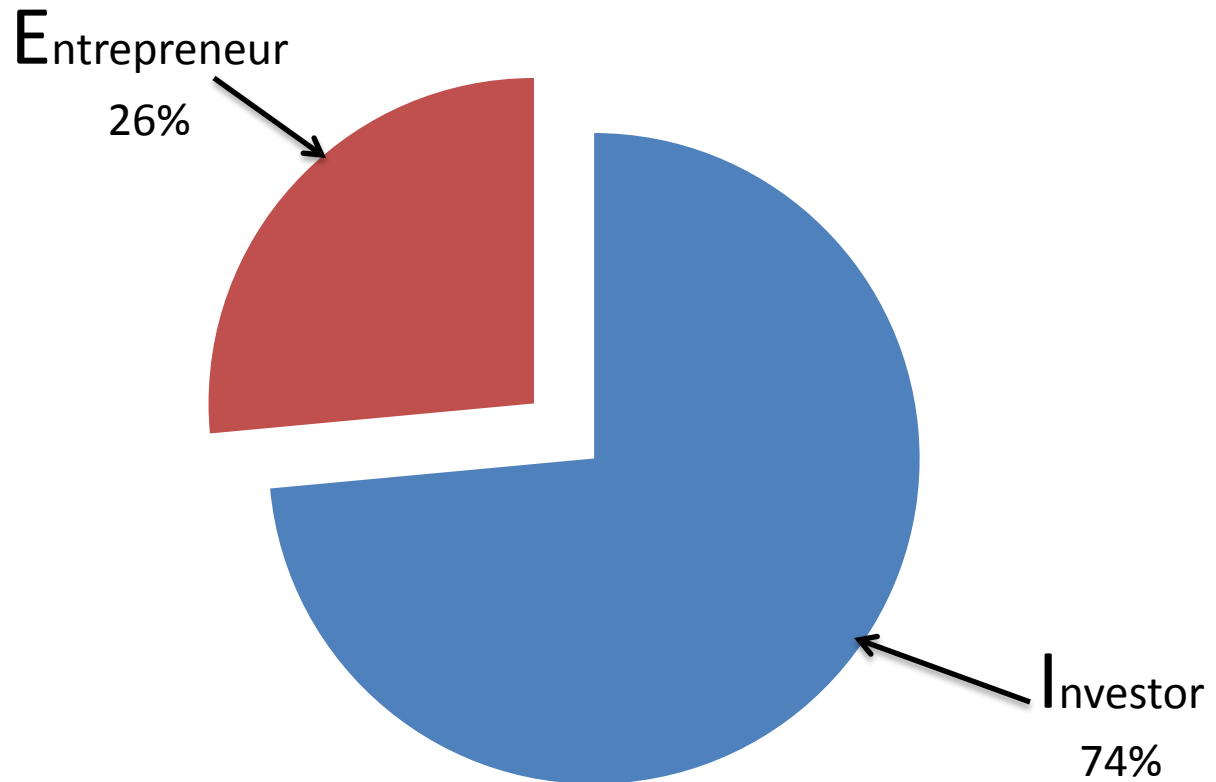
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,000	26,000	312,000
<b>Less: Cost of sales (B):</b>	600	15,600	187,200
<b>Gross profit (GP) [C=(A-B)]</b>	<b>400</b>	<b>10,400</b>	<b>124,800</b>
<b>Less: Operating Costs:</b>			
Electricity bill		200	2,400
Generator bill		150	1,800
Shop Rent		500	6,000
Night guard bill		50	600
Entertainment		1,000	12,000
Mobile bill		500	6,000
Present salary		5,000	60,000
Present salary-Employee (1)		1,000	12,000
Other Expenses		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses		83	1,000
<b>Total Operating Cost (D)</b>		<b>8,583</b>	<b>103,000</b>
<b>(C-D)Net Profit:</b>		<b>1,817</b>	<b>21,800</b>

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<b>Investments in different categories:</b>			
Investment in Goods ( Lighting Box, Screen & Pitch Board, Gauge Cloth, Screen Cloth, Hardboard, Hair dryer, Stretching Paper, Short angle, Plan Sheet, Various Paint plastic, synthetic etc.)	22,000	59,800	81,800
Computer	-	35,000	35,000
Laser Printer-HP	-	12,000	12,000
Scanner-HP 1210	-	4,000	4,000
Colour inkjet printer	-	3,200	3,200
Seal Machine	-	18,000	18,000
Drill Machine	-	2,500	2,500
Repeat Gan Machine and Repeat Gan Box	-	2,500	2,500
Other materials	2,000	10,000	12,000
Furniture and decoration	10,000	3,000	13,000
Advance for shop	20,000	-	20,000
<b>Total Capital</b>	<b>54,000</b>	<b>150,000</b>	<b>204,000</b>

# SOURCE OF FINANCE

- Investor's Investment BDT 150,000
- Entrepreneur's Contribution BDT 54,000
- Total Capital BDT 204,000





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1,500	39,000	468,000	1,725	44,850	538,200	1,898	49,335	592,020	2,087	54,269	651,222
<b>Less: Cost of sales (B):</b>	900	23,400	280,800	1,035	26,910	322,920	1,139	29,601	355,212	1,252	32,561	390,733
<b>Gross profit (GP) [C=(A-B)]</b>	<b>600</b>	<b>15,600</b>	<b>187,200</b>	<b>690</b>	<b>17,940</b>	<b>215,280</b>	<b>759</b>	<b>19,734</b>	<b>236,808</b>	<b>835</b>	<b>21,707</b>	<b>260,489</b>
<b>Less: Operating Costs:</b>												
Electricity bill		450	5,400		450	5,400		450	5,400		450	5,400
Generator bill		150	1,800		170	2,040		170	2,040		170	2,040
Shop Rent		500	6,000		500	6,000		500	6,000		500	6,000
Night guard bill		50	600		70	840		90	1,080		90	1,080
Entertainment		1,000	12,000		1,020	12,240		1,020	12,240		1,050	12,600
Mobile bill (SMS & Reporting inclusive)		700	8,400		700	8,400		720	8,640		750	9,000
Ownership Transfer Fee		-	-		833	10,000		833	10,000		833	10,000
Proposed salary-self		5,000	60,000		6,000	72,000		7,000	84,000		8,000	96,000
Proposed salary-staff (1)		1,500	18,000		1,500	18,000		1,500	18,000		1,500	18,000
Other Expenses		100	1,200		150	1,800		170	2,040		200	2,400
<b>Non Cash Item:</b>												
Depreciation Expenses		1,138	13,652		1,138	13,652		1,138	13,652		1,138	13,652
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>10,588</b>	<b>127,052</b>	<b>-</b>	<b>12,531</b>	<b>150,372</b>	<b>-</b>	<b>13,591</b>	<b>163,092</b>	<b>-</b>	<b>14,681</b>	<b>176,172</b>
<b>(C-D)Net Profit:</b>		<b>5,012</b>	<b>60,148</b>	<b>-</b>	<b>5,409</b>	<b>64,908</b>	<b>-</b>	<b>6,143</b>	<b>73,716</b>	<b>-</b>	<b>7,026</b>	<b>84,317</b>
<b>Retained Income:</b>			<b>60,148</b>			<b>125,056</b>			<b>198,772</b>			<b>283,089</b>

**Notes: 1. Agreed Grace period: One year.**

**2. Investment Payback Schedule: Yearly installment including ownership transfer fee from 2<sup>nd</sup> year**

# ***CASH FLOW PROJECTION ON BUSINESS PLAN***

## ***(REC. & PAY.)***

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	Year 4 (BDT)
1.0	<b>Cash Inflow</b>				
1.1	Investment Infusion by Investor	150,000	-	-	-
1.2	Net Profit	60,148	74,908	83,716	94,317
1.3	Depreciation Expenses (Non Cash Item)	13,652	13,652	13,652	13,652
1.4	Opening Balance of Cash Surplus	-	73,800	102,360	139,728
	<b>Total Cash Inflow</b>	<b>223,800</b>	<b>162,360</b>	<b>199,728</b>	<b>247,697</b>
2.0	<b>Cash Outflow</b>				
2.1	Purchase of products	59,800	-	-	-
2.2	Computer	35,000	-	-	-
2.3	Laser Printer	12,000	-	-	-
2.4	Scanner	4,000	-	-	-
2.5	Colour Printer	3,200	-	-	-
2.6	Seal Machine	18,000	-	-	-
2.7	Drill Machine	2,500	-	-	-
2.8	Repeat Gan Machine and Repeat Gan Box	2,500	-	-	-
2.9	Other materials	10,000	-	-	-
2.10	Furniture and decoration	3,000	-	-	-
2.1	Investment Pay Back including ownership transfer fee	-	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>150,000</b>	<b>60,000</b>	<b>60,000</b>	<b>60,000</b>
3.0	<b>Net Cash Surplus</b>	<b>73,800</b>	<b>102,360</b>	<b>139,728</b>	<b>187,697</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1      Family: 0  
Others (beyond family): 1  
Future employment: 2 (part time)
- Ownership in his own name;
- Maintains books of record.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer ;
- Good reputation;
- Capital of the entrepreneur will be BDT 337,089 after 4 years excluding investor's money.

## **W**EAKNESS

- Credit sales (realizes timely);
- Can not delivery work as per demand.

## **T**HREATS

- System loss.

Presented at 31<sup>st</sup> Social Business Design Lab on  
21<sup>th</sup> September, 2014 at Yunus Centre.

Thank you

# Pictures









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: রঞ্জু মিয়া

Name: RANJU MIA

পিতা: আঃ মজিদ সরকার

মাতা: মোনোয়ারা বেগম

Date of Birth: 24 Aug 1991

ID NO: 19913218895000307

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাস/হোপিং: উরতখালী, গ্রাম/রক্তা: উরতখালি, উরতখালি, ডাকঘর:  
উরতখালী - ৫৭৫০, সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/১০/২০১৩





**Thank You**