

Proposed NU Business Name : **Ranju Art Publicity**

রঞ্জু আর্ট পাবলিসিটি

- ব্যানার
- সাইন বোর্ড
- বিলবোর্ড
- প্যানা সাইন
- স্ক্রীন 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: Sagata, 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"/> Mst. Monowara Begum Md. Abdul Majeeth Sarkar Branch: Vorotkhali, 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 pass

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.)	:	6 (six) years working experience and 3 (three) years experience in this business, started business with BDT 11,000 (eleven thousand). : He has ten & twenty one-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	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Entrepreneur's mother is a GB member since February 17, 1993. At first she took GB loan BDT 3,000 (three thousand).
- Gradually she took GB loan several times and utilized in purchasing goat, household purpose and assisting her husband in business and agriculture.
- Finally GB loan helped her in repairing house, having 2 goats and improved her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ranju Art Publicity</i>
Address/ Location	:	Vorothkhali bazar, Sagata, Ghaibandha
Total Investment in BDT	:	BDT 204,000
Financing	:	Self BDT 54,000 (from existing business) Required Investment BDT 150,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000 (five thousand)
Proposed Salary	:	BDT 5,000 (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.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,000	26,000	312,000
Less: Cost of sales (B):	600	15,600	187,200
Gross profit (GP) [C=(A-B)]	400	10,400	124,800
Less: Operating Costs:			
Electricity bill		200	2,400
Generator bill		150	1,800
Shop Rent		500	6,000
Night guard bill		50	600
Mobile bill		500	6,000
Present salary-self		5,000	60,000
Present salary-staff (1)		1,000	12,000
Other Expenses (Entertainment & stationary etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		83	1,000
Total Operating Cost (D)		8,483	101,800
(C-D)Net Profit:		1,917	23,000

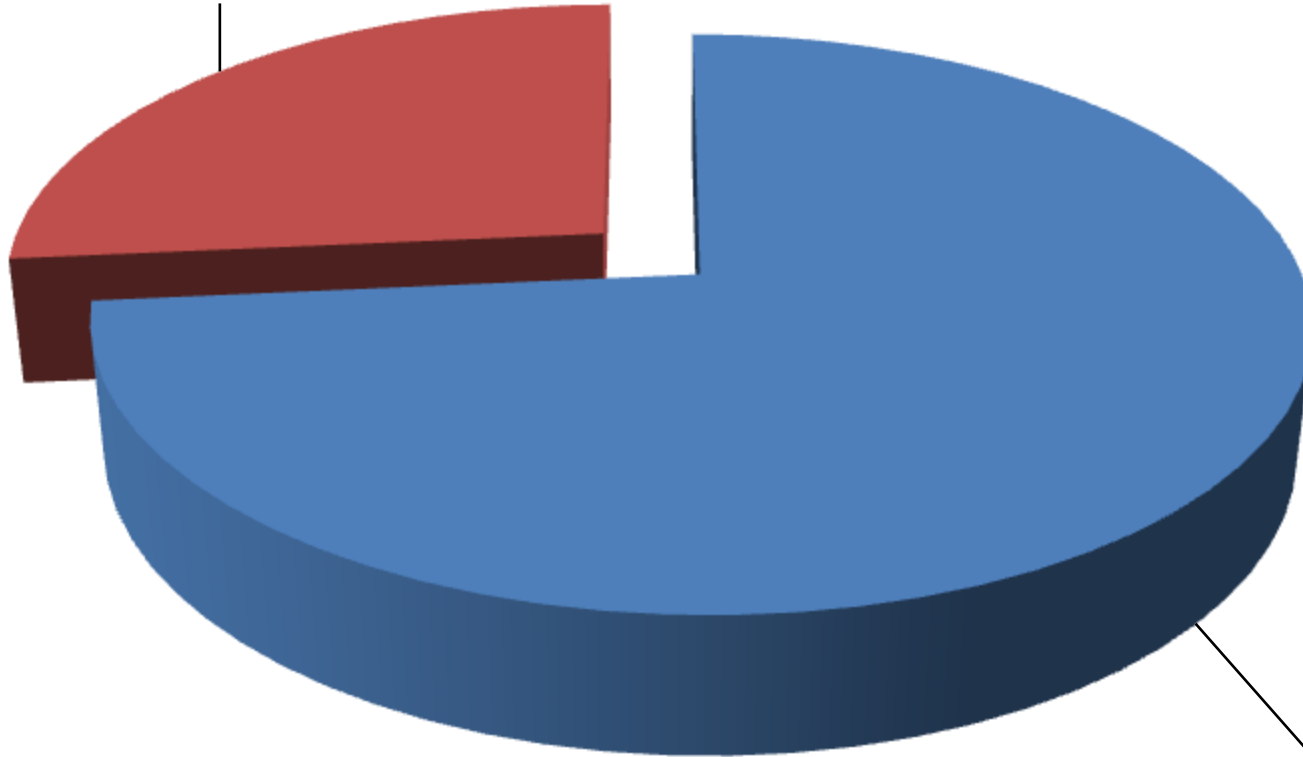
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Investment in Goods (Lighting Box, Screen & Pitch Board, Banner Cloth, Screen Cloth, Hardboard, Hair Dryer, Stretching Paper, Short Angle, Plain 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 Gun Machine and Repeat Gun 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
Total Capital	54,000	150,000	204,000

SOURCE OF FINANCE

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

Entrepreneur's
Contribution 26%



Investor's
Investment 74%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1,500	39,000	468,000	1,725	44,850	538,200	1,984	51,578	618,930
Less: Cost of sales (B):	900	23,400	280,800	1,035	26,910	322,920	1,190	30,947	371,358
Gross profit (GP) [C=(A-B)]	600	15,600	187,200	690	17,940	215,280	794	20,631	247,572
Less: Operating Costs:									
Electricity bill		350	4,200		400	4,800		420	5,040
Generator bill		150	1,800		170	2,040		170	2,040
Shop Rent		500	6,000		500	6,000		500	6,000
Night guard bill		50	600		70	840		90	1,080
Mobile bill (SMS & Reporting inclusive)		700	8,400		700	8,400		720	8,640
Ownership Transfer Fee		500	6,000		1,000	12,000		1,000	12,000
Proposed salary-self		5,000	60,000		6,000	72,000		7,000	84,000
Proposed salary-staff (1)		1,500	18,000		1,500	18,000		1,500	18,000
Other Expenses (Entertainment & stationary etc.)		1,000	12,000		1,050	12,600		1,070	12,840
Non Cash Item:									
Depreciation Expenses		1,138	13,652		1,138	13,652		1,138	13,652
Total Operating Cost (D)	-	10,888	130,652	-	12,528	150,332	-	13,608	163,292
(C-D)Net Profit:		4,712	56,548	-	5,412	64,948	-	7,023	84,280
Retained Income:			56,548			121,496			205,776

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit	56,548	76,948	96,280
1.3	Depreciation Expenses (Non Cash Item)	13,652	1,000	1,000
1.4	Opening Balance of Cash Surplus	-	34,200	40,148
	Total Cash Inflow	220,200	112,148	137,428
2.0	Cash Outflow			
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	-	-
2.11	Investment Payback including ownership transfer fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Net Cash Surplus	34,200	40,148	65,428

SWOT ANALYSIS

STRENGTH

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

OPPORTUNITIES

- Location of shop;
- Fixed customer ;
- Good reputation;
- Capital of the entrepreneur will be BDT 337,089 after 3 years excluding investor's money.

WEAKNESS

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

THREATS

- System loss.

Presented at 41st Social Business Design Lab on
20th December, 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 ব্যক্তি অন্যান্য 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