

Proposed NU Business Name: **RAZZAK PAKHAR KARKHANA**



Project identification and prepared by: Muzaharul Islam
Dupchachia, Bogura

Project verified by: Muzaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUR RAZZAK
Age	:	13-10-90 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers 4 Sisters
Address	:	Vill: Jogir Bhobon, P.O: Arola, P.S: Kahalu, Dist: Bogura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST JAHANARA BEGUM
(iii) Father's name	:	MD ALTAB ALI
(iv) GB member's info	:	Branch: Namuja, Bagura ,Centre # 25 (Female), Member ID: 2622 , Group No: 04 Member since: 05-02-1987 (29 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10000 , Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	15 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.	:	01796179002
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogura.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JAHANARA BEGUM joined Grameen Bank since 29 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAZZAK PAKHAR KARKHANA
Location	:	
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Hand Fan. ▪Average 50% gain on sale. ▪The business is operating by entrepreneur. Existing 2 employees. ▪The shop is rented. ▪Collects goods from Nowga Rajshahi ▪Agreed grace period is 3 months.

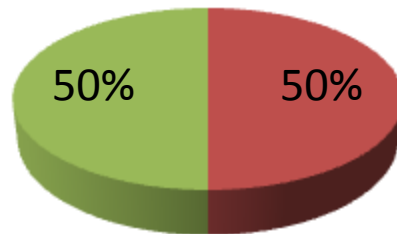
Existing Business

Paticular	Daily	Monthly	Yearly
Revenue(Sales)			
Hand Fan.	1000	30000	360000
Total Sales (A)	1000	30000	360000
Less Variable Expense			
Hand Fan.	500	15000	180000
Total variable Expense (B)	500	15000	180000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		7,300	87600
Net Profit (E)= [C-D]		7,700	92400

Investment Breakdown

Particulars	Existing	Proposed	Total
Palm leaf	40,000	30000	70000
Bamboo	8,000	16,000	24000
Colour Burnish	2,000	4000	6000
	50,000	50,000	150000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Overview

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Hand Fan.	1500	45000	540000	567000
Total Sales (A)	1500	45000	540000	567000
Less Variable Expense				
Hand Fan.	750	22500	270000	283500
Total variable Expense (B)	750	22500	270000	283500
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500
Less Variable Expense				
Electricity bill		1200	14400	14600
Transportation		600	7200	7,400
Salary (Self)		5000	60000	60000
Entertainment		600	7200	7400
Mobile bill		400	4800	5000
Total fixed cost (D)		7,800	93600	94,400
Net Profit (E)= [C-D]		14700	176400	189,100
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	176,400	186,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		146,400
	Total Cash Inflow	226400	332900
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	146,400	302900

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

