

## Proposed NU Business Name: **MA KAGOJ GHOR**



Project identification and prepared by: Md. Shaidullah,  
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



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

Name	:	<b>SREE SUDEB CHAKRABORTY</b>
Age	:	15-05-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 sons
No. of siblings:	:	1 Sister 1 Brother
Address	:	Vill: Khanpur, P.O: Choumohoni, P.S: Dupchachia, Dist: Bogra
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>SREEMOTI SUMITRA RANI</b>
(iii) Father's name	:	<b>SREE SREEDAM</b>
(iv) GB member's info	:	Branch: Kurigram adomdighi, Centre # 25(Female), Member ID: 2074/1, Group No: 02 Member since: 10-05-1995 (20Years) First loan: BDT - 3000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 13880
(v) Who pays GB loan installment	:	own
(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	:	14 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.	:	01713-748626
Mother's Contact No.	:	01713789089
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREEMOTI SUMITRA RANI** joined Grameen Bank since 20 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA KAGOJ GHOR</b>
Location	:	Taluch Road, Choumohoni bazar, Dupchachia
Total Investment in BDT	:	BDT 220000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 55% Required Investment BDT 100,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	100 ft x 200 ft= 20000 square ft
Security of the shop	:	BDT 7000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery &amp; Library items etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

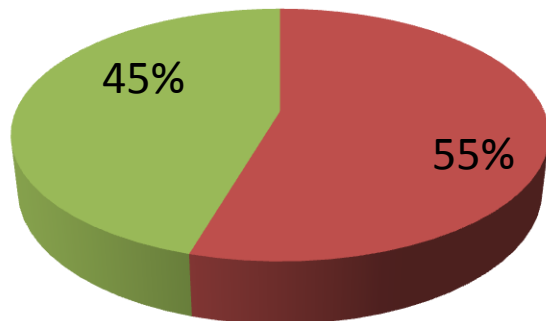
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Paper cartoon, Steel vangari,Plastic, RC	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Paper cartoon, Steel vangari,Plastic, RC	3000	90000	1080000
<b>Total variable Expense (B)</b>	3,000	90000	1080000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,000	30000	360000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Transportation		7,000	84000
Salary (self)		5000	60000
Salary(Staff)		8400	100800
Entertainment		600	7200
Guard		50	600
Mobile bill		600	7200
<b>Total fixed cost (D)</b>		22,650	271800
<b>Net Profit (E)= [C-D]</b>		7,350	88200

## Investment Breakdown

Particulars	Existing	Proposed	Total
Paper cartoon	30,000	30,000	60000
Steel Scraap	30,000	30,000	60000
Plastic Scrap	15,000	10,000	25000
Shoe	10,000	0	10000
Cooper bottle	15,000	30,000	45000
RC	11,000	0	11000
Wooden bootle	3,000	0	3000
Tin	6000	0	6000
	120,000	100,000	220000

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 100,000
- Total 220,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Paper cartoon, Steel vangari,Plastic, Tin	5700	171000	2052000	2154600
<b>Total Sales (A)</b>	5700	171000	2052000	2154600
<b>Less Variable Expense</b>				
Paper cartoon, Steel vangari,Plastic, Tin	4275	128250	1539000	1615950
<b>Total variable Expense (B)</b>	4,275	128250	1539000	1615950
<b>Contribution Margin (CM) [C=(A-B)</b>	1,425	42750	513000	538650
<b>Less Variable Expense</b>				
Rent		1,000	12000	12,000
Transportation		7,500	90000	91,000
Salary (self)		5000	60000	60000
Salary(Staff)		13500	162000	163000
Entertainment		600	7200	7200
Guard		50	600	600
Mobile bill		600	7200	7200
<b>Total fixed cost (D)</b>		28,200	338,400	340,400
<b>Net Profit (E)= [C-D]</b>		14550	174,600	198,250
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	174,600	198,250
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		114,600
	<b>Total Cash Inflow</b>	274600	312850
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	114,600	252850

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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



Nilsager Sonali

Switzerland

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# মা কাগজ ঘর

হাঙ্গল  
০১৭১৩-৭৪৮৬২৬  
মিজানুর

**মা কাগজ ঘর**

এখানে সকল প্রকার পুরাতন বই,  
খাতা, কাটুন, ডাঙ্গারী, লোহা, টিন,  
প্রাচীনিক অক্ষয়-বিশ্বাস বস্ত্রা ইত্যাদি।

শ্রীমতী মল্লিক চন্দ্রকান্তী হাঙ্গল  
০১৭১৩-৭৪৮৬২৬  
মোঃ মিজানুর রহমান  
০১৭২১-১০৩৪৯৩

তালুক রোড, রবি টাওয়ার সংলগ্ন, চৌমুহনী বাজার।





# FAMILY PICTURE

