

Proposed NU Business Name: **RAZIB KARMAKAR**



Project identification and prepared by: Aowlad Hossain
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAZIB KARMAKAR
Age	:	01-01-1987 (29 Years)
Education, till to date	:	Class X
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	05 Brothers
Address	:	Vill: North Dholia P.O: Baluwa ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONGOLA KARMAKAR
(iii) Father's name	:	NEETAI KARMAKAR
(iv) GB member's info	:	Branch: Kalidaha, Feni, Centre # 18 (Female), Member ID: 9780, Group No: 07 Member since: 29-05-2004 To 15-07-2014 (10 Years) First loan: BDT 10,000/- Existing loan: BDT 50,000
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-864047
Family's Contact No.	:	01866-924877
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONGOLA KARMAKAR joined Grameen Bank since 10 years ago. At first she took BDT 10,000 Taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	RAZIB KARMAKAR
Location	:	Old Sonagazi bus stand,Tank road Feni
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 620,000/- (from existing business) 89% Required Investment BDT 80,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; chopper,bucket,shovel,hammer,grubber etc▪Average 25% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Chittagong,Feni.▪Agreed grace period is 3 months.

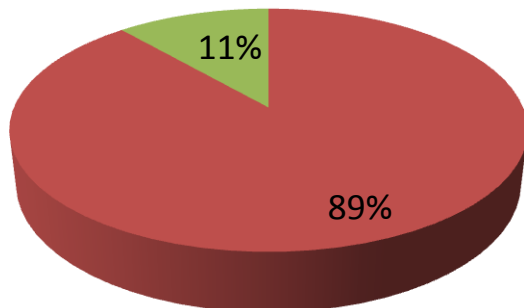
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
chopper, bucket, shovel, hammer, grubber etc.	5000	150,000	1,800,000
Total Sales (A)	5000	150,000	1,800,000
Less Variable Expense			
chopper, bucket, shovel, hammer, grubber etc.	3750	112,500	1,350,000
Total variable Expense (B)	3750	112,500	1,350,000
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	450,000
Less Variable Expense			
Rent		3,000	36,000
Electricity bill		500	6,000
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary(Staff)		6,000	72,000
Entertainment		500	6,000
Guard		100	1,200
Generator		100	1,200
Mobile bill		300	3,600
Total fixed cost (D)		20,500	246,000
Net Profit (E)= [C-D]		17,000	204,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chopper	100	500	50,000	0	0	0	50,000
Boti	100	500	50,000	0	0	0	50,000
Bucket	100	120	12,000	100	120	12,000	24,000
Shovel	200	280	56,000	100	280	28,000	84,000
Pan	150	250	37,500	60	250	15,000	52,000
Geti	72	500	36,000	0	0	0	36,000
Shan cutter	150 kg	280	42,000	0	0	0	42,000
Hammer	30	700	21,000	0	0	0	21,000
Spade	230	350	80,500	71	350	25,000	105,000
Others			15,000	0	0	0	15,000
Security	1	220,000	220,000	0	0	0	220,000
Total		0	620,000		0	80,000	700,000

Source of Finance



- Entrepreneur's Contribution 620,000
- Investor's Investment 80,000
- Total 700,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
chopper, bucket, shovel, hammer, grubber etc.	6,000	180,000	2,160,000	2,268,000
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less Variable Expense				
chopper, bucket, shovel, hammer, grubber etc.	4,500	135,000	1,620,000	1,701,000
Total variable Expense (B)	4,500	135,000	1,620,000	1,701,000
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540,000	567,000
Less Variable Expense				
Rent		3,000	36,000	36,000
Electricity bill		650	7800	8,500
Transportation		5,500	66,000	68,000
Salary (self)		5,000	60,000	60000
Salary(Staff)		6,000	72,000	72,000
Entertainment		500	6,000	6,000
Guard		100	1,200	1,200
Generator		100	1,200	1,200
Mobile bill		400	4,800	5,200
Total fixed cost (D)		21,250	255,000	258,100
Net Profit (E)= [C-D]		23,750	285,000	308,900
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	285,000	308,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		237,000
	Total Cash Inflow	365,000	545,900
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	237,000	497,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 14 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



















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



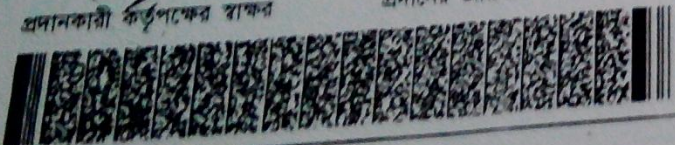
নাম: রাজিব কর্মকার
Name: RAJIB KARMAKAR
পিতা: নিতাই কর্মকার
মাতা: মঞ্জলা কর্মকার
Date of Birth: 01 Jan 1987
ID NO: 19873012922000028

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

ঠিকানা: বাসা/হোল্ডিং কর্মকার বাড়ী, গ্রাম/রাঙ্গা, উত্তর ধলিয়া, ডাকঘর: বালুয়া
টৌমহনী - ৩৯০০, ফেনী সদর, ফেনী

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩০/১০/২০১৩



প্রত্যয়ন পত্র

স্মার্মি এই কর্ম প্রত্যয়ন করিছি যে
মঞ্জলা কর্মকার, স্থানীয় - নিতাই কর্মকার,
গ্রাম - উত্তর ধলিয়া, ডাকঘর - বালুয়া,
থানা - ফেনী সদর, খেলা - ফেনী, তিনি
গ্রামীন ব্যাংকের কর্মসূচি, ফোনোথার
কেন্দ্রের একজন নিযুক্তি বোন সদস্য
ছিলেন। তার কেন্দ্র নং-০৬/৯৯ গ্রুপ নং-০৭
সদস্য নং-১৭৬০১ তিনি ২৯/০৭/২০০৪ খ্রিঃ
গ্রামীন ব্যাংকের গ্রুপে যোগদান করেন।
এবং ০৭/০৭/২০০৪ খ্রিঃ গ্রুপ ত্যাগ করেন।

স্বাক্ষরিত কর্মসূচি
করে সত্য যাচাই করা
হয়েছে।
বাণেশ্বর (স্বাক্ষর)
২০/১০/১৩
০২/১০/১৩
০৬/

