Proposed NU Business Name: RONOBIR ENTERPRISE



Project identification and prepared by: Md. Forhad Hosen, Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	RANJIT KUMAR SUTRADHAR		
Age	:	12-5-1983 (33 Years)		
Education, till to date	:	CLASS 8		
Marital status	:	Married		
Children	:	1 SON		
No. of siblings:	:	2 Brothers		
Address	:	Vill: Shontos, P.O: Shontos, P.S: Tangail Sadar , Dist: Tangail		
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 Father PADMA RANI SUTRADHAR SHADHON CONDRA SUTRADHAR Branch: Rokkhitbelta, Centre # 1/(Female), Member ID: 1154, Group No: 02 Member since: 3-4-1989 (27Years) First loan: BDT 2,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 25000, Outstanding loan: BDT 11328 Mother No 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	:	08 years experience in running business.
Training Info	:	He has 2 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711060043
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PADMA RARI SUTRADHAR joined Grameen Bank since 27 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Self BDT 160,000/-(from existing business) 70%

Required Investment BDT 70,000/-(as equity) 30%

■The business is planned to be scaled up by investment in existing

■The business is operating by entrepreneur. Existing 2 employees.

After getting equity fund 1 employee will be appointed.

Business Name	:	RONOBIR ENTERPRISE
Location		

BDT 230,000/-

BDT 5,000/-

BDT 5,000/-

goods like; wood.

■The shop is rented.

24ft x 15ft= 360 square ft

■Average 35% gain on sale.

Collects goods from Dinajpur.

Agreed grace period is 3 months.

Total Investment in BDT

Present salary/drawings

Proposed Salary

Implementation

Size of shop

from business (estimates)

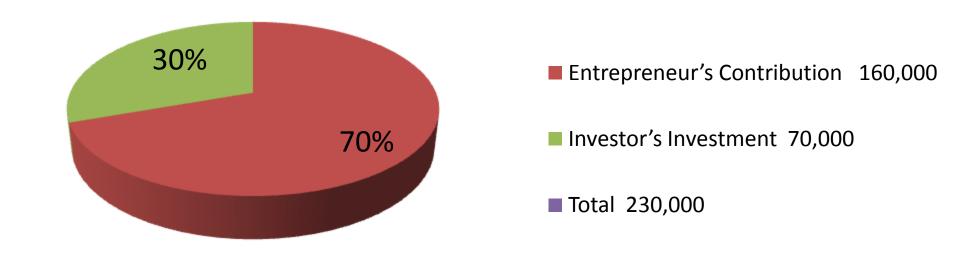
Financing

Business Name	:	RONOBIR ENTERPRISE
Location		-

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
wood		114000	1368000			
Total sales (A)		114000	1368000			
Less Variable Exp.						
wood		74100	889200			
Total Variable exp. (B)		74100	889200			
Contribution Margin CM [C= (A-B)		39900	478800			
less fixed exp.						
Rent		1200	14400			
Electricity bill		600	7200			
Transportation		1580	18960			
Salary (self)		5000	60000			
Salary (staff)		24000	288000			
Entertainment		400	4800			
Guard		150	1800			
Mobile		300	3600			
total fixed cost (D)		33230	398760			
Net profit (E) [C-D]		6670	80040			

Investment Breakdown							
	Proposed						
Particulars Qty. Unit Price Amount				Qty	Unit	Amount	Proposed
			(BDT)		Price	(BDT)	Total
Jackfruit	35	2400	84,000			0	84,000
Nim	10	1600	16,000			0	16,000
cot	1	30000	30,000			0	30,000
wood			0	100	400	40,000	40,000
tree			0	300	100	30,000	30,000
Security			30,000				30,000
Total	46		160,000	400		70,000	230,000

Source of Finance



Financial Projection						
Particular	Daily	Monthly	1st Year	2nd Year		
Revenue (sales)						
Wood	5000	150000	1800000	1890000		
Total Sales (A)	5000	150000	1800000	1890000		
less variable Expenses						
Wood	3250	97500	1170000	1228500		
Total variable Expenses (B)	3250	97500	1170000	1228500		
Contribution Margin (CM)= (A-B)	1750	52500	630000	661500		
Less Fixed Expenses						
Rent		1200	14400	14400		
Electricity bill		600	7200	7200		
Transportation		2000	24000	24000		
Salary (self)		5000	60000	60000		
Salary (staff)		30000	360000	360000		
Entertainment		440	5280	5280		
Guard		150	1800	1800		
Mobile		350	4200	4200		
Total Fixed Cost		39740	476880	476880		
Net Profit (E) (C-D)		12760	153120	184620		
Investment Payback			42000	42000		

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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	70,000	
1.2	Net Profit	153,120	184,620
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		111,120
	Total Cash Inflow	223120	295740
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including		
2.3	Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	111,120	253740

SWOT ANALYSIS

Strength

Employment: Self: 02 Family:0 Others:1

Experience & Skill: 08 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











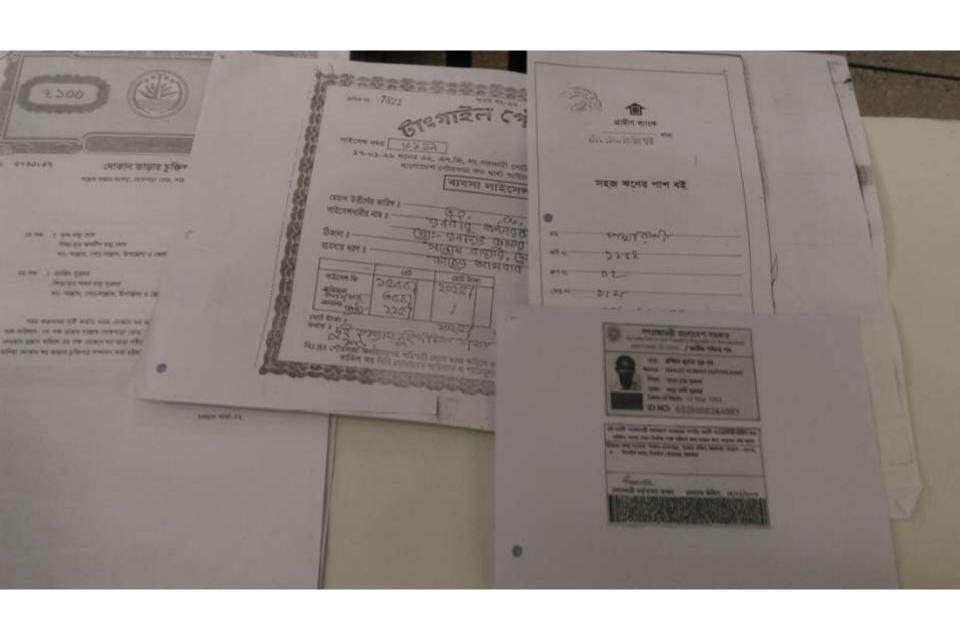












FAMILY PICTURE

