

Proposed NU Business Name: **ORJUN CROCARICE**



Project identification and prepared by: Md. Yasin Alam
Sreenagar, Munshigonj
Project verified by: Md. Shamsul arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD REAL HOSSEN
Age	:	21-06-1988 (29 Years)
Education, till to date	:	Class H.S.C
Marital status	:	Married
Children	:	01 Soon
No. of siblings:	:	04 Brothers
Address	:	Vill: kamargaw,P.O ;kamargaw, P.S: sreenagar , Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHADIZA BEGUM
(iii) Father's name	:	AKBOR BEPARY
(iv) GB member's info	:	Branch: vaggokul, Centre # 11(Female), Member ID: 4725, Group No: 07 Member since: 10-08-2004 (12 Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	08 years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-054188
Family's Contact No.	:	01720-361157
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Mushigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHADIZA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ORJUN CROCARICE
Location	:	Balalur bazar,sreenagar, munshigong.
Total Investment in BDT	:	BDT 237,000/-
Financing	:	Self BDT 157,000/- (from existing business) 66% Required Investment BDT 80,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 13 ft= 195 square ft
Security of the shop	:	BDT 80,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; rice cooker, presher cooker,dinar set etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from midfort. ▪Agreed grace period is 3 months.

Existing Business (BDT)

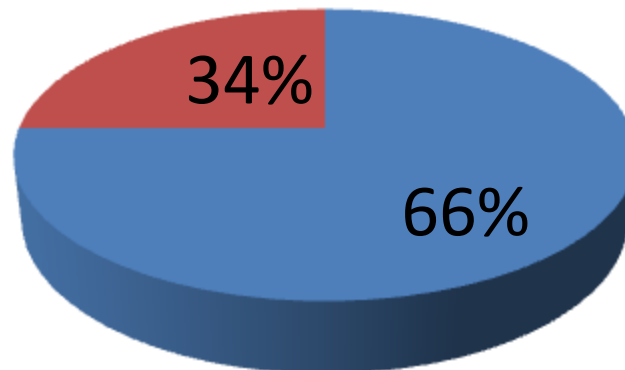
Particular	Daily	Monthly	Yearly
Revenue (sales)			
rice cooker, presher cooker,dinar set etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
rice cooker, presher cooker,dinar set etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Salary(self)		5,000	60,000
Entertainment		200	2,400
Generator		400	4,800
Mobile bill		200	2,400
Total fixed Cost (D)		9,300	111,600
Net Profit (E) [C-D]		5,700	68,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice cooker	06	1500	9000		05	1500	7500	16,500
Presher cooker	03	1800	5400		05	1800	9000	14,400
Dinnar set	04	3000	12000		05	3000	15000	27,000
Jog set	15	500	7500		20	500	10000	17,500
Cristal barty set	03	3000	9000		10	3000	30000	39,000
Flax	06	200	1200	other			8500	9,700
Rag	40	500	20000					20000
Malamine set	03	700	2100					2100
Catly	13	300	39000					39,000
Oyen glass	04	450	1800					1800
security			50000					50,000
Total			157,000				80,000	237,000

Source of Finance

■ Entrepreneur's contibution 157,000
 ■ Investor's Investment 80,000
 ■ Total237,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
rice cooker, presher cooker,dinar set etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
rice cooker, presher cooker,dinar set etc.	2,560	76,800	921,600	967,680	1,016,064
Total variable Expense (B)	2,560	76,800	921,600	967,680	1,016,064
Contribution Margin (CM) [C=(A-B)	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Generator		400	4,800	5,040	5,292
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,300	111,600	112,380	113,199
Net Profit (E) [C-D)		9,900	118,800	129,540	140,817
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	118,800	129,540	140,817
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		86,800	184,340
	Total Cash Inflow	198,800	216,340	325,157
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	86,800	184,340	293,157

SWOT ANALYSIS

STRENGTH

Employment:0 Self: 01 Family:0 Others:0
Experience & Skill : 08Years
Own Business :08
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





