

Proposed NU Business Name: **RONGDHONU PAPER HOUSE**



Project identification and prepared by: Md Atiqur Rahman,
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUJON CHANDRA SARKER
Age	:	20-10-1989 (26 Years)
Education, till to date	:	BBA
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother
Address	:	Vill: Solla, P.O: Solla, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AROTEE RANEE
(iii) Father's name	:	DINESH CHANDRA SARKER
(iv) GB member's info	:	Branch: Durgapur Kalihati, Centre # 39 (Female), Member ID: 4142, Group No: 02 Member since: 19-02-2007 (08 Years) First loan: BDT 6,000
Further Information:		Existing Loan: BDT 80,000 Outstanding loan: BDT 7,840
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Got rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-881324
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Arotee Raneer is a member of Grameen Bank since 08 years. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in got rearing and gift corner business.

Proposed Nobin Udyokta Business Info

Business Name	:	RONGDHONU PAPER HOUSE
Location	:	Solla Bot tola, Kalihati, Tangail
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 9,000
Implementation	:	<ul style="list-style-type: none">▪Supplier of paper, chips and soft drinks.▪Average 5% gain sales.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 4 months.

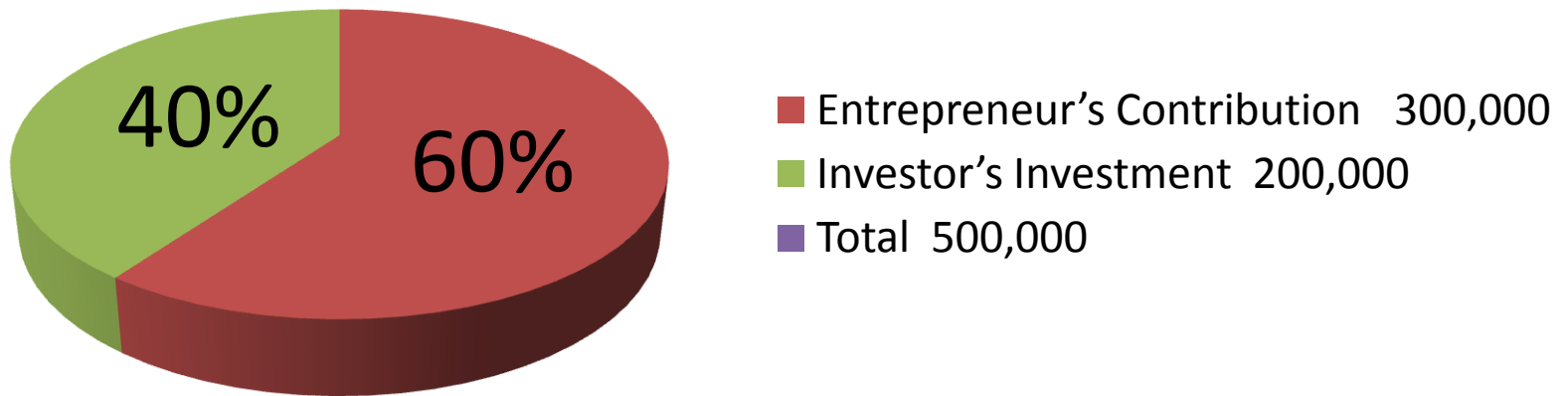
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
paper, chips and soft drinks	17,000	510,000	6,120,000
Total Sales (A)	17,000	510,000	6,120,000
Less. Variable Expense			
paper, chips and soft drinks	16,150	484,500	5,814,000
Total variable Expense (B)	16,150	484,500	5,814,000
Contribution Margin (CM) [C=(A-B)]	850	25,500	306,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Generator Bill		100	1,200
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		7,000	84,000
Salary (staff)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		16,000	192,000
Net Profit (E) [C-D]		9,500	114,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Paper	1,50,000	1,00,000	2,50,000
Soft Drinks	1,00,000	70,000	1,70,000
Chips	50,000	30,000	80,000
Total	3,00,000	2,00,000	5,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
paper, chips and soft drinks	27,000	810,000	9,720,000	10,206,000	10,716,300
Total Sales (A)	27,000	810,000	9,720,000	10,206,000	10,716,300
Less. Variable Expense					
paper, chips and soft drinks	25,650	769,500	9,234,000	9,695,700	10,180,485
Total variable Expense (B)	25,650	769,500	9,234,000	9,695,700	10,180,485
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	486,000	510,300	535,815
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	4,000	4,500
Generator Bill		100	1,200	1,500	1,800
Mobile Bill		550	6,600	7,000	7,500
Transportation		1,500	18,000	21,000	25,000
Salary (self)		9,000	108,000	108,000	108,000
Salary (staff)		9,000	108,000	108,000	108,000
Entertainment		500	6,000	6,500	7,000
Total Fixed Cost		22,950	275,400	280,000	285,800
Net Profit (E) [C-D]		17,550	210,600	230,300	250,015
Investment Payback			80,000	80,000	80,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	210,600	230,300	250,015
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		130,600	280,900
	Total Cash Inflow	410,600	360,900	530,915
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	130,600	280,900	450,915

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
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
Local competitors;

Pictures









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mjb	168		168	1872
red 250	384	42	342	4180
" 500	248	30	218	4659
" 1200	106	23	28	1140
" 2000	88	29	4	280
m/w 500	12		12	100
" 1000	48	24	24	300
mama	7	1	6	305
Hw/aw/aj	2	1	1	35
				1
				12926
	290	25	185	2005
T 12	290	25	185	2005
" 125	50	15	38	2326
" 250	42	3	39	5070
" 250 OR	1		1	442
Chipes	12	6	6	526
m-B 10	1	1		
" 30	1		1	165
Zoom fix	2		2	310
cho-c-	2		2	310
Frattm	6		6	98
				11982
Damage				
Delta	8	240		
T 250 (m)	2	950		
" " (o)	1	442		
" 125	7	70		
" 125	4	308		
" 250	5	610		
				2620
				9312

26-06-2022 ammir

T 12	3	1	2	440
" 125	30		30	2541
" 250	45		45	5850
" 250 R.P	3		3	1170
" " 07 th	45		45	13850
" " m "	6		6	2850
" 1.5 m	10		10	9750
" 2.5 "	8		8	11600
m/B 30	1		1	165
				54256
Damage				
T 250	3	330		
" 125	2	154		
" 250 J.O	2	884		
" " m 2	1	475		
				1908
Commission				52356
250 + 250	1.5	+ 2.5		
2250 + 300 + 1200 + 1600 =				5350
A = 130				47000+

FAMILY PICTURE

