M/S Rana Enterprise



NU Identified and PP Prepared by-Farzana Akter (Singair Unit)

Verified By: A.S.M. Shahidul Haque

Presented byMd.Masud Rana

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md.Masud Rana				
Age	:	15-11-1987 (28 years)				
Marital status	:	Married				
Children	:	N/A				
No. of siblings:	:	01 brother, 02 sisters				
Parent's and GB related Info						
(i) Who is GB member	:	Mother ☐ Father				
(ii) Mother's name	:	Mrs. Khodeja Begum				
(iii) Father's name	:	Ab.Salam Mollah				
(iv) GB member's info	:	Branch: Dhalla Singair Centre No. 17/p, Loanee No.:1781, Group no:07				
		Member since 2001-2014 (14Years),				
Further Information:		First loan: Tk 5000 Existing loan: Tk. N/A, Outstanding: Tk. N/A, Last loan-10000				
(v) Who pays GB loan installment	:	N/A				
(vi) Mobile lady	:	N/A				
(vii) Grameen Education Loan	:	N/A				
(viii) Any other loan like GCCN, GKF	:	N/A				
Education,	:	M.A				

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

Present Occupation	:	Sanitary Business
Business Experiences	:	5 years
Trade License No	:	148
Other Own/Family Sources of Income	:	Father (Medicine Business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01713524374
NU Project Source/Reference	:	GT Singair Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's father member of Grameen Bank has been a member since 2001-2014 (14 years). At first his father took a loan amounting to 5,000 BDT from Grameen Bank. Nu's father invested the money in his medicine business. NU's father gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	•	Rana Enterprise
Address/ Location	:	Dhalla Bazar Singair
Total Investment in BDT	:	BDT 2,70,000
Financing	:	Self BDT 1,70,000/- (from existing business) 63% Required Investment BDT 100000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 9,000/-
Proposed Salary		BDT 9,000/-
Proposed Business		
(i) % of present gross profit margin	:	30%
(ii) Estimated % of proposed gross profit margin		30%
(iii) Agreed grace period		05 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Goods Advance Furniture (rack-1, chair-3)	167,650 0 2,350		1,70,000
Proposed items:		1,00,000	1,00,000
Total Capital	1,70,000	1,00,000	2,70,000

Present Investment Breakdown

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
(i) Different kinds of stock item			
পিলার	20	70	1400
খুটি	10	15	1300
শ্লীপ	15	450	6750
ঢাকনা	20	300	6000
ঢাকা	40	300	12000
বালি	1000 foot	2700	13600
খোয়া	1000 foot	12000	60000
জি আই তার	100	78	7800
মবিল	5	50	250
বড় ফ্রেম	5	5000	25000
খুটির ফ্রেম	18	600	10800
পিলার ফ্রেম	5	350	1750
সিমেন্ট	50	420	21000
Total			1,67,650

Proposed Investment Breakdown

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
বালি	6 car	2,700	16,200
খোয়া	5 car	12,000	30,000
জি আই তার	50 kg	78	3,900
সিমেন্ট	100 bag	420	22,000
ইট	1 car	27,000	27,000
অন্যান্য			900
Total			1,00,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales Income (A)	3500	105000	1260000			
Less : Cost of Sales (B)	2450	73500	882000			
Gross Profit C (C=A-B)	1050	31500	378000			
Less: Operating Costs						
Shop Rent		_				
Electricity Bill		500				
Night Guard Bill		200				
Generator bill		-				
Mobil Bill		500	6000			
Present Salary/Drawings (Self)		9000	108000			
Present Salary - Employee (no. of employee-2)		15000	180000			
Others cost (fees, entertainment, TL renew)		500	6000			
Non Cash Item:						
Depreciation Expenses (2050*10%)		20	240			
Total Operating Cost (D)		25720	308640			
Net Profit (C-D):		5780	69360			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	<u> </u>	/ear 1 (BDT)		Year 2 (BDT)			Year 3(BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	daily	monthly	yearly
sales	3700	111000	1332000	3900	117000	1404000	4100	123000	1476000
Less: Cost of Sales (B)	2590	77700	932400	2730	81900	982800	2870	86100	1033200
Gross Profit C (C=A-B)	1110	33300	399600	1170	35100	421200	1230	36900	442800
Less: Operating Costs									
Shop Rent		_			-			-	
Electricity Bill		500	6000		500	6000		500	6000
Night Guard Bill		200	2400		200	2400		200	2400
Generator bill		_			-			-	
Mobil Bill		500	6000		500	6000		500	6000
Proposed Salary (Self)		9000	108000		9000	108000		9000	108000
Proposed Salary (No. Staff -2)		15000	180000		15000	180000		16000	192000
Others cost (fees, entertainment, TL renew)		500	6000		500	6000		500	6000
Non Cash Item:									
Depreciation Expenses		20	240		20	240		20	240
Total Operating Cost (D)		25720	308640		25720	308640		26720	308640
Net Profit (C-D):		7580	90,960		9380	112560		10180	122160
GT Pay Back	40,000					40,000	40,00		
Retained Income:			50,960			72,560			82,160

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI . No.	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	90960	112560	122160
1.3	Depreciation (Non cash item)	240	240	240
1.4	Opening Balance of Cash Surplus		51200	124000
	Total Cash Inflow	191200	164000	264000
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	51200	124000	206400

SWOT Analysis

WEAKNESS ✓ Lack of fund ✓ Long standing relationship with Grameen. **✓ Well Known Person in locality.** √ Ownership of business THREATS PPORTUNITIY ✓ Political Unrest. **Employment Opportunity ✓** Other competition. **√** Fire





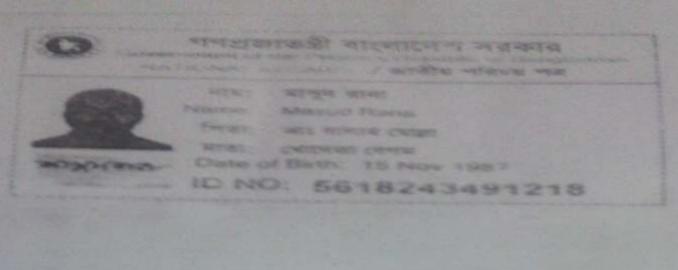


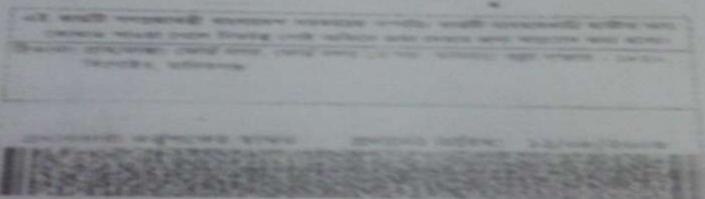


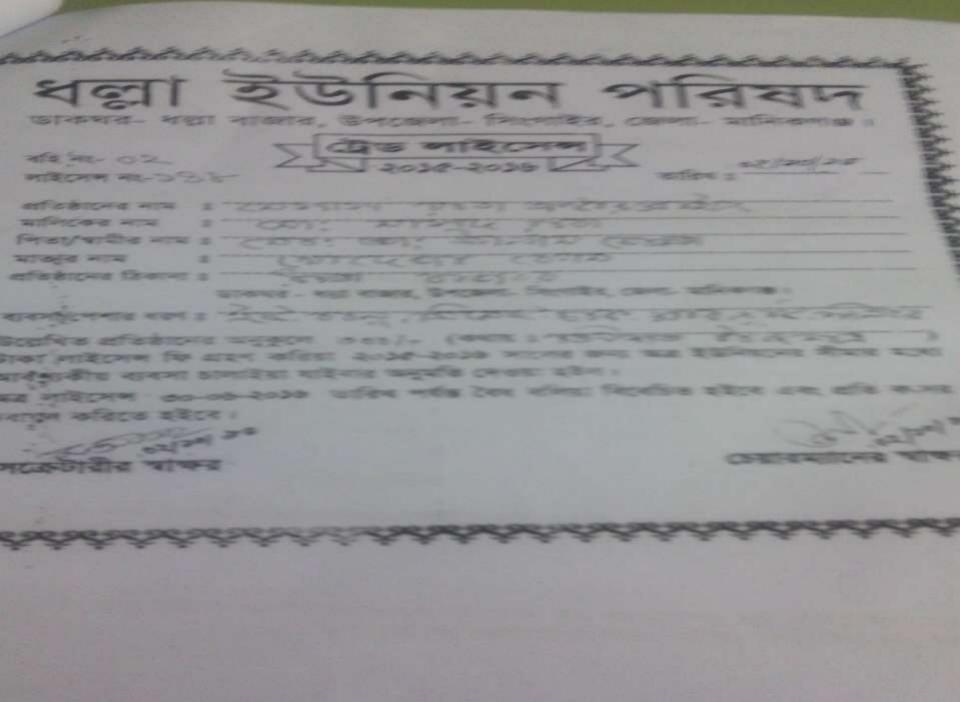














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