

Proposed NU Business Name: RONY ENTERPRISE



Project identification and prepared by: Md. Ataur Rahman ,
Bashon Unit, Gazipur
Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. RUKSANA
Age	:	20-10-1981 (35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Sons & 1 Daughter
No. of siblings:	:	4 Sisters & 1 Brother
Address	:	Vill: Chandana P.O: Chandana P.S: Gazipur Sadar ; Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ANOWARA KHATUN
(iii) Father's name	:	ATAUR RAHMAN (Husband)
(iv) GB member's info	:	Branch: Bashon , Centre # 5(Female), Member ID: 1076/4, Group No: 01 Member since: 18-09-2001 (15Years) First loan: BDT 3000/-
Further Information:		Existing Loan: BDT 30000 Outstanding loan: 7680
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. He has 3 Month training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent (BDT 125000 Monthly)
Entrepreneur Contact No.	:	01674066823
Family's Contact No.	:	01981751785
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA KHATUN joined Grameen Bank since 15 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

Proposed Nobin Udyokta Business Info

Business Name	:	RONY ENTERPRISE
Location	:	Chandana , Gazipur
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 62% Required Investment BDT 80,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 3,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Sharee,Lungi,Three pice,Print kapor,Gos kapor, Centering Instument etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop ▪Collects goods from Tangi, Gazipur. ▪Agreed grace period is 3 months.

Existing Business (BDT) D

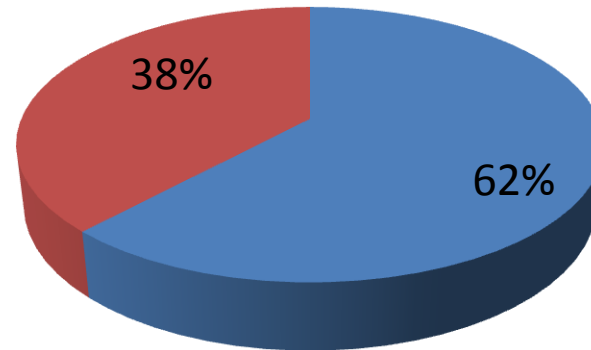
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc.	1500	45000	540000
Daily Rent (Centering) =(1000*30/100=300)	300	9000	108000
Total Sales (A)	1800	54000	648000
Less. Variable Expense			
.Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc.	1200	36000	432000
Total variable Expense (B)	1200	36000	432000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less. Fixed Expense			
Rent			
Electricity Bill		300	3600
Mobile Bill		150	1800
Salary (self)		5000	60000
Transportation		500	6000
Entertainment		150	1800
Guard		200	2400
Generator			
Total fixed Cost (D)		6750	81000
Net Profit (E) [C-D)		11250	135000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three pice	6000	7500	13500
Gos kapor	18000	12500	30500
Orna	1050	-	1050
Sharee	-	10000	10000
Centering	100000	50000	150000
Others	4950	-	4950
Total :	130000	80000	210000

Source of Finance

- Entrepreneur Contribution=130000
- Investors Investment=80000
- Total=210000
-



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Three pice,Orna,Print kapor,Gos kapor etc.	2000	60000	720000	756000	793800
Daily Rent (Centering) =(1500*30/100=450)	450	13500	162000	170100	178605
Total Sales (A)	2450	73500	882000	926100	972405
Less. Variable Expense					
Three pice,Orna,Print kapor,Gos kapor etc.	1600	48000	576000	604800	635040
Total variable Expense (B)	1600	48000	576000	604800	635040
Contribution Margin (CM) [C=(A-B)	850	25500	306000	321300	337365
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3700	3800
Mobile Bill		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
Transportation		1000	30000	31000	32000
Entertainment		200	2400	2500	2600
Guard		200	2400	2500	2600
Generator					
Total fixed Cost (D)		6900	82800	102200	103600
Net Profit (E) [C-D)		18600	223200	219100	233765
Investment Payback			32000	32000	32000

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	223200	219100	233765
1.3	Depreciation (Non cash item)	-	-	
1.4	Opening Balance of Cash Surplus	-	200200	416300
	Total Cash Inflow	312200	419300	650065
2	Cash Outflow			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112000	32000	32000
3	Net Cash Surplus	200200	416300	618065

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1Others:01
Experience & Skill : 10 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







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50 Kg

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Uttar Pradesh, Meerut, India

প্রত্যক্ষন পত্র

ছারি মোছা: আনোয়ারা হা খাতুন এই স্মারক প্রত্যক্ষন কচুটি
তে আমায় সন্তান মোছা: রোকেয়া না কে আমায় -সম্প্রদিক-
উদ্যোগ তামা মোয় অনুমতি প্রদান করলাম। তাৎক্ষণিক
ইচ্ছা এমতে কচুনা করে মতে আমায় মোন প্রাপ্তিবই -
আমায় সন্তানে বিশেষ সুযোগ প্রদান।

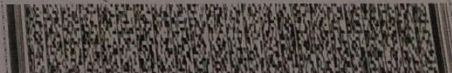
মোঃ: আমানুল হক
স্বাক্ষর: ৩৫৬০৬।৫৮

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

নাম: মোসাঃ রোকসানা
Name: RUKSANA
বামী: আতাউর রহমান
মাতা: মোসাঃ আনোয়ারা খাতুন
Date of Birth: 20 Oct 1981
ID NO: 3313023778841

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
কোনও শরণমা পোলে নিকটস্থ শেইখ মুহিউদ্দীন জামা দেয়ার জন্য অনুগ্রহ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: চান্দনা, চান্দনা, ডাকঘর: চান্দনা - ১৭০২, গাজীপুর সদর,
গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩১/০৭/২০০৭



FAMILY PICTURE

