

## Proposed NU Business Name: **RAMESH COOKERIES 2**



Project identification and prepared by: Md. Moshiur Rahman  
Sreenagar unit, Munshigonj  
Project verified by: Md. Shamsul Arefin

  
**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SAJIB DAS</b>
Age	:	05-05-1994(24Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 01 Sisters
Address	:	Vill: west siyaldiP.O ;siyaldi+P.S: Sirajdikhan,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	:	<b>SABITA RANI DAS</b>
(iii) Father's name	:	<b>DILIP DAS</b>
(iv) GB member's info	:	Branch: Esa pura, Centre # 30(Female), Member ID: 2871, Group No: 04 Member since:01-03-2003-2009(06years) First loan: BDT 2,000/- Exting loan: 20,000/- Outstanding loan: nil/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & 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.	:	01786-330374
Family's Contact No.	:	01798-801331
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SABITA RANI DAS** joined Grameen Bank since 06 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	:	<b>RAMESH COOKERIES 2</b>
Location	:	West siyaldi,sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 239,800/-
Financing	:	Self BDT 179,800/- (from existing business)75 % Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 06 ft= 54 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; melamaine,silvar,ketli,jur etc</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The sop is rented.</li><li>▪Collects goods from joypara.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

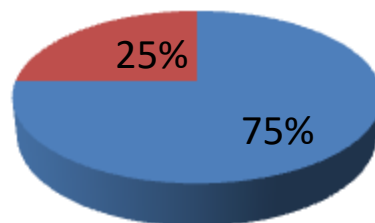
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
melamaine,silvar,ketli,jur etc	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	2,800	84,000	1,008,000
<b>Less. Variable Expense</b>			
melamaine,silvar,ketli,jur etc	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>			
Rent		4,500	54,000
Electricity Bill		300	3,600
Transportation		500	6,000
Salary(self)		5,000	60,000
Generator		80	960
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>10,480</b>	<b>125,760</b>
<b>Net Profit (E) [C-D]</b>		<b>6,320</b>	<b>75,840</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
korai	150	200	30000		100	200	20,000	50,000
gamla	200	300	60000		100	300	30,000	90,000
patil	120	320	38400	other	0	0	10,000	48,400
dinar set	12	3000	36000		0	0	0	36,000
ketli	7	350	2450		0	0	0	2,450
jur	20	350	7000		0	0	0	7,000
tifin box	20	300	6000		0	0	0	6,000
<b>Total</b>			179800			500	60,000	<b>239,800</b>

## Source of finance

■ Entrepreneur investment 179,800  
 ■ Investore investment 60,000  
 ■ Total investment 239,800



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total Sales (A)</b>	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Less. Variable Expense</b>					
	2,560	76,800	921,600	967,680	1,016,064
<b>Total variable Expense (B)</b>	<b>2,560</b>	<b>76,800</b>	<b>921,600</b>	<b>967,680</b>	<b>1,016,064</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>	<b>241,920</b>	<b>254,016</b>
<b>Less. Fixed Expense</b>					
Rent		4,500	54,000	54,000	54,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Generator		80	960	1,008	1,058
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>10,480</b>	<b>125,760</b>	<b>126,348</b>	<b>126,965</b>
<b>Net Profit (E) [C-D]</b>		<b>8,720</b>	<b>104,640</b>	<b>115,572</b>	<b>127,051</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>104,640</b>	<b>115,572</b>	<b>127,051</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		80,640	172,212
	<b>Total Cash Inflow</b>	<b>164,640</b>	<b>196,212</b>	<b>299,263</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>80,640</b>	<b>172,212</b>	<b>275,263</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business :08  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











