

Proposed NU Business Name: **DUI BON NURSERY**



Project identification and prepared by: Md Anower Hossain
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Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHOHAG HOSSAIN RUBEL
Age	:	30-03-1983 (34 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	02 Daughter s
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Gokul , P.O: Gokul , P.S: Bogra Sadar , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHEFALI BEGUM
(iii) Father's name	:	MD NURUL ISLAM
(iv) GB member's info	:	Branch : Gokul Bogra , Centre : 42 (Female), Member ID: 9892 , Group No: 01 Member since: 2010 (07 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 50000 Outstanding loan: BDT 31308
(v) Who pays GB loan installment	:	Mother7
(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	:	years experience in running business. Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01727-637765
Family's Contact No.	:	01713-785501
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	DUI BON NURSERY
Location	:	Gokul, Gokul, Bogra, Bogra
Total Investment in BDT	:	BDT 410000/-
Financing	:	Self BDT 360000/- (from existing business) 88% Required Investment BDT 50000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 Percentage
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Plants item.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 02 employee.▪02 Will be appointed in the future.▪Collects goods from Mohastan.▪Agreed grace period is 3 months.

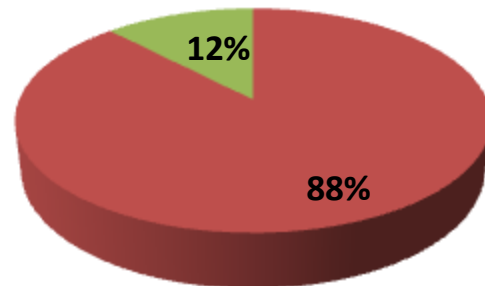
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Plants	2200	66000	792000
Total Sales (A)	2200	66000	792000
Less Variable Expense			
Plants	1320	39600	475200
Total variable Expense (B)	1,320	39600	475200
Contribution Margin (CM) [C=(A-B)]	880	26400	316800
Less Variable Expense			
Electricity bill		600	7200
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		12000	144000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		18,600	223200
Net Profit (E)= [C-D]		7,800	93600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Lemon, Orange	1100	80	88,000	500	40	20,000	108,000
Chinese Guava	490	40	19,600	500	40	20,000	39,600
Rose	4000	15	60,000	0	0	0	60,000
Tagar	800	15	12,000	200	50	10,000	22,000
Wepin	300	15	4,500	0	0	0	4,500
Rangshai	500	20	10,000	0	0	0	10,000
Rangan	200	80	16,000	0	0	0	16,000
Lease	1	150000	150,000	0	0	0	150,000
Total	7391	0	360,000	1200	0	50,000	410,000

Source of Finance



- Entrepreneur's Contribution 360,000
- Investor's Investment 50,000
- Total 410,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Plants	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense					
Plants	2400	72000	864000	907200	952560
Total variable Expense (B)	2,400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)	1,600	48000	576000	604800	635040
Less Variable Expense					
Electricity bill		800	9600	10100	10600
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		27000	324000	324000	324000
Entertainment		200	2400	2400	2400
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		34,100	409,200	410,300	411400
Net Profit (E)= [C-D]		13900	166800	194,500	223640
Investment Payback			20,000	20,000	20,000

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

SR#	<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	50,000		
1.2	Net Profit	166,800	194,500	223640
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		146,800	321300
	Total Cash Inflow	216800	341300	544940
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	146,800	321300	524940

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 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

















FAMILY PICTURE

