

## Proposed NU Business Name: NIROB SENATARY



Project identification and prepared by: MD.Majnu Hossen ,  
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



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

Name	:	<b>MD.NAZMUL HOSEN</b>
Age	:	08-10-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Bother 1 Sister
Address	:	Vill: Bangra, P.O: RDA, P.S:Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. ROBINA BEGUM</b>
(iii) Father's name	:	<b>LEET. MOTIYAR RAHMAN</b>
(iv) GB member's info	:	Branch:Dhaunt, Centre # 14 (Female), Member ID:1868/1; Group No:02 Member since: 20-08-1985(32 Years) First loan: -1,000
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: 25,140/-
(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	:	03 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-302771
Mother's Contact No.	:	01726-389255
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ROBINA BEGUM** joined Grameen Bank since 32 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NIROB SENATARY</b>
Location	:	Garidha, Sherpur.
Total Investment in BDT	:	BDT 203,000/-
Financing	:	Self BDT 133,000/- (from existing business) 66% Required Investment BDT 70,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 35 ft = 875 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Rig, Salap, Sula, Vantalater, Paip, Pina, Etc.</li><li>▪ Average 35% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Bogra.</li><li>▪ Agreed grace period is 3 months.</li></ul>

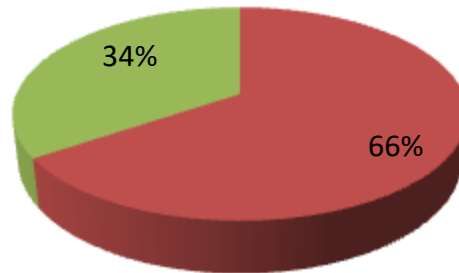
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rig, Salap, Sula, Vantalater, Paip, Pina, Etc.	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Rig, Salap, Sula, Vantalater, Paip, Pina, Etc.	2,600	78,000	936,000
<b>Total variable Expense (B)</b>	<b>2,600</b>	<b>78,000</b>	<b>936,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,500	18,000
Electricity Bill		150	1,800
Transportation		15,000	180,000
Salary (self)		5,000	60,000
Salary (staf)		10,500	126,000
Entertainment		1,000	12,000
Guard		120	1,440
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>33,570</b>	<b>402,840</b>
<b>Net Profit (E) [C-D]</b>		<b>8,430</b>	<b>101,160</b>

## Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rig	150	180	27,000	50	450	22,500	49,500
Salap	20	190	3,800	20	1,000	20,000	23,800
Sula	50	700	35,000	2	4,000	8,000	43,000
Vantalater	500	12	6000	22	800	17,600	23,600
Paip	150	80	12,000				12,000
Pina	11	800	8,800				8,800
Paina Smoil	18	100	1,800				1,800
Chari	20	350	7,000				7,000
Kuti	20	70	1,400				1,400
Others			20,200			19000	40,100
Security			10,000				10,000
<b>Total</b>	<b>1299</b>		<b>133,000</b>	<b>94</b>		<b>70,000</b>	

## Source of Finance



- Entrepreneur's Contribution 133,000
- Investor's Investment 70,000
- Total 203,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Rig, Salap, Sula, Vantalater, Paip, Pina, Etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Rig, Salap, Sula, Vantalater, Paip, Pina, Etc.	3,250	97,500	1,170,000	1,228,500	1,289,925
<b>Total variable Expense (B)</b>	<b>3,250</b>	<b>97,500</b>	<b>1,170,000</b>	<b>1,228,500</b>	<b>1,289,925</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,750</b>	<b>52,500</b>	<b>630,000</b>	<b>661,500</b>	<b>694,575</b>
<b>Less. Fixed Expense</b>					
House rant		1500	18,000	18,000	18,000
Electricity Bill		150	1,800	1,800	1,800
Transportation		15000	180,000	180,000	180,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		10,500	126,000	126,000	126,000
Entertainment		1000	12,000	12,000	12,000
Guard		120	1,440	1,440	1,440
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>33,670</b>	<b>404,040</b>	<b>404,040</b>	<b>404,040</b>
<b>Net Profit (E) [C-D]</b>		<b>18,830</b>	<b>225,960</b>	<b>257,460</b>	<b>290,535</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	225,960	257,460	290,535
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		197,960	427,420
	<b>Total Cash Inflow</b>	<b>295,960</b>	<b>455,420</b>	<b>717,955</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>197,960</b>	<b>427,420</b>	<b>689,955</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:02 Others:0  
Experience & Skill : 03 Years  
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

Pictures



Handwritten text on the wall, possibly a list or schedule, including numbers like 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30.

Notice pinned to the wall with a table of information.

Notice			
No.	Name	Age	Address
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একশত টাকা

বিস্ময়জনক বহুমানির ঘটনা

কব্য দোকান ঘর ভাড়া চুক্তি

কর্তৃপক্ষ (মালিক)	১ম
কর্তৃপক্ষ (মোসম সতকার)	মোঃ
আসন্ন স্বাক্ষর করণী সতকার	শিহাব :
একই গাঠনিক	হাসিম :
কব্য দোকান, টি. এ.	জাকিয়া :
সেতা পেরপুর	খ
১০০ বর্গফুট	০

স্বাক্ষর :  
Tajria's  
BZ.com



গ্রামীণ ব্যাংক

ফার্মিন্দর খেরপুর শাখা শাখা

সহজ ঋণের পাশ বই

নাম : চৌধুরী কামিল

জন্ম ম. : ১৮/৩/৮১

বাস ম. : ৫১

কোড ম. : ১৪৩৮

কোডের নাম : ক্যামেলিয়া

বই স্থানান্তর তারিখ : ১৪/৭/১৯

শাখা ব্যবস্থাপকের স্বাক্ষর



২নং গাড়ীদহ

উপজেলা

ব্যবসা

মহি নং : ১-৩৭

সাইকেল নং : ৬২০/২০১৫ - ২০

গ্রাহকের নাম : মিরন স্যাড

ঠিকানা : বাতী ৫৩৮

সাইকেলখারীর নাম : মুরো : নাভু মুন্স

পিতা/স্বামীর নাম : স্বতঃ অতি ইন

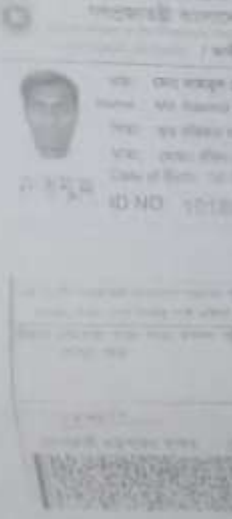
ঠিকানা : গ্রাম : বাতী

পেশার বর্ণনা : স্মেটোরী স্বাক্ষর

মি. প্রদানের পরিমাণ : ১৫০/-

০০শে জুন/২০ ১৫ - পর্যন্ত ব্যবসা/পূর্ণ

তারিখ : ২০/০২/১৯



এই নিম্ন স্বাক্ষরক্রমে একটি মোকাদ্দেমা দাখল করা হয়েছে।  
কর্তৃপক্ষের সাক্ষর : মোঃ শিহাব সতকার

# FAMILY PICTURE

