



Project identification and prepared by: Md. Nazim Uddin  
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



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

Name	:	<b>MD.MUSTAFIZUR RAHAMAN (RABIN)</b>
Age	:	06-05-1987 (30 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Gunipara, P.O:Solimabad P.S: Nagorpur, Dist: Tangail.
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>NAZMUN NAHAR</b>
(iii) Father's name	:	<b>JOYNAL ABEDIN</b>
(iv) GB member's info	:	Branch: Solimabad, Centre # 19 (Female), Member ID: 1797, Group No: 04 Member since: 01-04-2004 (12 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 1,50,000/-Outstanding Loan :39,000 /-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	05 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.	:	01719-275841
Mother's Contact No.	:	01727-088119
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAZMUN NAHAR** joined Grameen Bank since 12 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultrue.

# Proposed Nobin Udyokta Business Info

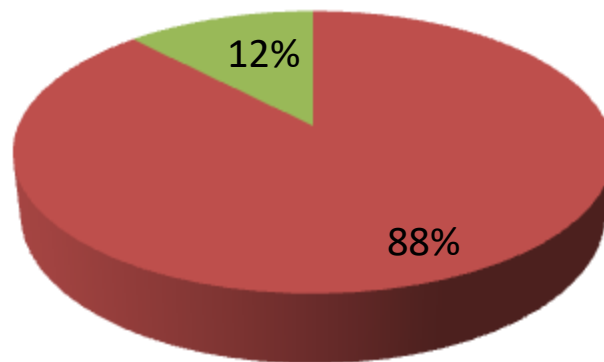
Business Name	:	<b>M/S UDAY ENTERPRISE</b>
Location	:	Tabaria Bazar, Dhupria Road, Nagorpur.
Total Investment in BDT	:	BDT 8,20,,000/-
Financing	:	Self BDT 7,20,000/-(from existing business) 88% Required Investment BDT 1,00,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 80 ft= 3200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing 1 employes.</li><li>▪Collects goods from Nagorpur.</li><li>▪ 20% gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Celinder,Colour Dram,Galon,lock,Paipe,ETC	2800	84000	1008000
	0		
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Celinder,Colour Dram,Galon,lock,Paipe,ETC	2240	67200	806400
Total Variable Expense	2240	67200	806400
Contributon Margin (CM) [C=(A-B)]	560	16800	201600
Less Fixed Expense			
Rent		4000	48000
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Gard		100	1200
Generator		200	2400
Mobil Bill		100	1200
Total Fixed Cost (D)		10300	123600
Net Profit (E)= [C-D]		6500	78000

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Celinder	25	2400	60000			0	60000
Colour Dram	30	4500	135000	20	4500	90000	225000
Galon	45	5500	247500				247500
Paint Colour	330	300	99000				99000
Oven	15	1000	15000				15000
Umbralla	10	100	1000				
Security			150000				
Other			12500			10000	22500
<b>Total</b>	<b>455</b>		<b>720000</b>	<b>20</b>		<b>100,000</b>	<b>820,000</b>

### Source of Finance



- Entrepreneur's Contribution 720,000
- Investor's Investment 100,000
- Total 820,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Celinder,Colour Dram,Galon,lock,Paipe,ETC	3200	96000	1152000	1209600	1270080
<b>Total Sales(A)</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>	<b>1209600</b>	<b>1270080</b>
<b>Less Variable Expense (B)</b>					
Celinder,Colour Dram,Galon,lock,Paipe,ETC	2560	76800	921600	967680	1016064
<b>Total Variable Expense</b>	<b>2560</b>	<b>76800</b>	<b>921600</b>	<b>967680</b>	<b>1016064</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19200</b>	<b>230400</b>	<b>241920</b>	<b>254016</b>
<b>Less Fixed Expense</b>					
Rent		4000	48000	48000	48000
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobil Bill		100	1200	1300	1400
<b>Total Fixed Cost (D)</b>		<b>10300</b>	<b>121200</b>	<b>121900</b>	<b>122615</b>
<b>Net Profit (E)= [C-D]</b>		<b>8900</b>	<b>106800</b>	<b>112140</b>	<b>117747</b>
<b>Investment Pay Back</b>			<b>40.000</b>	<b>40.000</b>	<b>40.000</b>



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

<i>Sl #</i>	<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	100,000		
1.2	Net Profit	106,800	112140	117747
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66800	138940
	<b>Total Cash Inflow</b>	<b>206,800</b>	<b>178,940</b>	<b>256,687</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66,800</b>	<b>138,940</b>	<b>216,687</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
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

Pictures

বিসমিল্লাহির রাহমানির রাহীম

মেসার্স

# উদয়ে এন্টারপ্রাইজ

ডিলার: পোলোক পেইন্ট ও র‌্যাংগস পেইন্ট

শ্রোঃ মোঃ মোস্তাফিজুর রহমান রবিন

এখানে হার্ডওয়্যার ও স্যানেটারী সামগ্রী সুলভ মূল্যে-  
পাইকারী ও খুচরা বিক্রয়ের নিঃস্বার্থযোগ্য প্রতিষ্ঠান।

তেবাড়িয়া বাজার, নাগরপুর, টাঙ্গাইল। মোবা: 01719275841, 0171677314

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# FAMILY PICTURE

