

Proposed NU Business Name: **M/S NURJAHAN BOSTROBITAN**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABU RSIHAN
Age	:	10-02-1985(32 Years)
Education, till to date	:	Class: HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	03 Brother & 01 Sister
Address	:	Vill: Pirospur, P.O: Nougá, Thana: Nougá Dist: Nougá
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. NURJAHAN
(iii) Father's name	:	MD.ABDUR ROSHID
(iv) GB member's info	:	Branch: Boyalia , Centre # 36 (Female), Member ID: 3561, Group No: 08 Member since: 01-01-2007(08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 40,000, Outstanding loan: BDT: 27680
(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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-832464
Mother's Contact No.	:	01921-798728
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.NURJAHAN joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S NURJAHAN BOSTROBITAN
Location	:	Aysplaja Santahar ,Adomdighi,Bogra
Total Investment in BDT	:	BDT 690,,000/-
Financing	:	Self BDT 6,20,000/--(from existing business) 90% Required Investment BDT 70,000/--(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shari, Shirtpice, Lungi etc▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Nougá.▪Agreed grace period is 3 months.

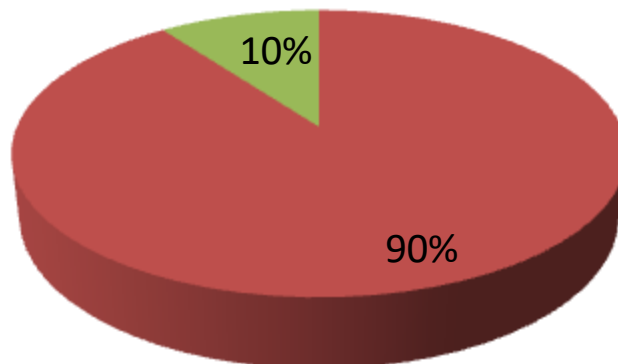
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Three Pis,Shari,Lungi,	3,000	90000	1080000
Total Sales (A)	3,000	90000	1080000
Less Variable Expense			
Three Pis,Shari,Lungi,	2,400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		300	3600
Transportation		3,000	36000
Salary (self)		5,000	60000
Guard		100	1200
Entertainment		200	2400
Genarator		200	2400
Mobile bill		200	2400
Total fixed cost (D)		10,500	126000
Net Profit (E)= [C-D]		7,500	90000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Three Pis	250	1,500	375,000	30	1,500	45,000	420,000
Shari	50	500	25,000	50	500	25,000	50,000
Lungi	200	300	60,000	20	300	6,000	66,000
Others	0	0	0	1	4,000	4,000	4,000
Security	1	160,000	160,000	0	0	0	160,000
Total	501		620,000	33	0	70,000	690,000

Source of Finance



- Entrepreneur's Contribution 620,000
- Investor's Investment 70,000
- Total 690,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	4,000	120000	1440000	1512000	1587600
Total Sales (A)	4,000	120000	1440000	1512000	1587600
Less Variable Expense				0	0
	3,200	96000	1152000	1209600	1270080
Total variable Expense (B)	3,200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Variable Expense				0	0
Rent		1,500	18000	18900	19845
Electricity bill		400	4800	5040	5292
Transportation		3200	38400	40320	42336
Salary (self)		5000	60000	63000	66150
Entertainment		300	3600	3780	3969
Genator		100	1200	1260	1323
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		10,800	129600	136080	142884
Net Profit (E)= [C-D]		13,200	158400	166320	174636
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	158400	166320	174636
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		130,400	268,720
	Total Cash Inflow	228,400	296,720	443,356
2	Cash Outflow			
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
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	130,400	268720	415356

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Ays Plaza Santahar,
Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

নুরজাহান

বস্ত্রালয়

এখানে শাড়ী, নুসী, ছিট
ও থ্রি-পিচ বিক্রয় করা
হবে। মো: আবু রায়
মোব্যা: ০১৭২১-৮৩২৪১
আম্বেজপাড়া, সাতারখড়িত,









FAMILY PICTURE

