

Proposed NU Business Name: **MA BABAR DOA NURSSARY**



Project prepared by : Most Monjurara Khatun,
Mohasthan unit.Bogra

Project verified by: Md.Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAJU MIA
Age	:	25-02-1996 (21 Years)
Education, till to date	:	Class 8
Marital status	:	Unarried
Children	:	0
No. of siblings:	:	1 Brother,02 Sisters
Address	:	Vill: PolashbariP.O: ChadmohahatP.S:Bogra shadar 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	:	MOST RABEYA BEGUM
(iii) Father's name	:	MD.MOKLASAR RAHMAN
(iv) GB member's info	:	Branch: Gokul,Bogra , Centre # 70(Female), Member ID: 5168 Group No: 02 Member since: 07-01-2009 (07 Years) First loan: BDT 5000--
Further Information:		Existing Loan: BDT 15,000/-, Outstanding loan:Nil
(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 running business experience He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-417092
Mother's Contact No.	:	01700-621176
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mohasthan, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST RABEYA BEGUM joined Grameen Bank since 07 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	:	MA BABAR DOA NURSSARY
Location	:	Palashbari, chadmohahat Bogra.
Total Investment in BDT	:	BDT 3,06,000/-
Financing	:	Self BDT 2,46,000/-(from existing business) 80% Required Investment BDT 60,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 Dis.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Plant tree sale.▪Average gain on 40% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Mohasthan Bazer, Bogra▪Agreed grace period is 3 months.

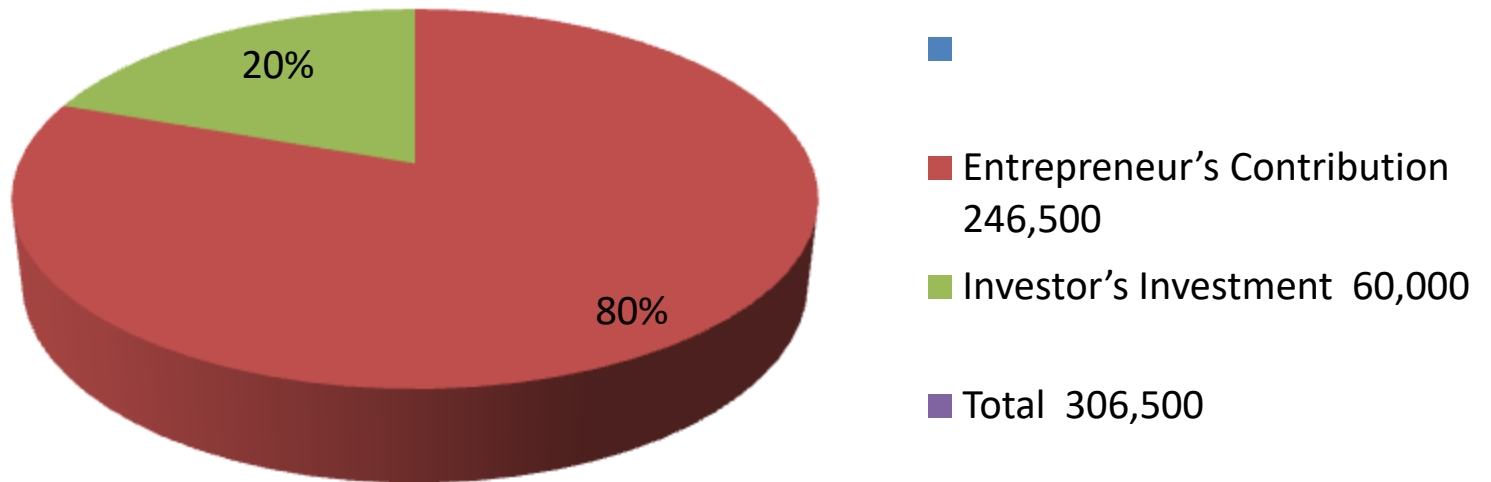
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tree plant sale	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Khat,Table,Alna,Sofa,Others Production cost	720	21,600	259,200
Total variable Expense (B)	720	21,600	259,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
House rant		-	0
Electricity Bill		-	0
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		8,100	97,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mango tree	3000	35	105,000	1500	35	52,500	157,500
Mehgoni	50	30	1,500	0	0	0	1,500
Payera seed	1	10000	10,000	2800	2.67	7,476	17,476
Boroi seed	1	10000	10,000	0	0	0	10,000
Ghuti	0	0	0	0	1000	0	0
Security	1	120000	120,000	0	0	0	120,000
Others	0	0	0	1	24	24	24
Total	0		246,500	0		60,000	306,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Plant tree	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Khat,Table,Alna,Sofa,others Production cost	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	1,200	36,000	432,000	453,600	476,280
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		-	0	0	0
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,300	75,600	75,600	75,600
Net Profit (E) [C-D]		17,700	212,400	226,800	241,920
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	212,400	226,800	241,920
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		188,400	391,200
	Total Cash Inflow	272,400	415,200	633,120
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	188,400	391,200	609,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience; Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Palashbari, chadmohahat
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









