

Proposed NU Business Name: **NUR ALOM SHAR & KITNASHOK**



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Feni Sadar Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NUR ALOM
Age	:	30-12-1984 (34 Years)
Education	:	Class 05
Marital status	:	married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Betagaon ; P.O: Aftab Bibir Hatt ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MAFIYA KHATUN
(iii) Father's name	:	LATE SATTAR MUNSHI
(iv) GB member's info	:	Branch: Kuthir Hat . Centre # 16 (Female), Member ID: 1955/1, Group No: 04 Member since: 02/03/2004 To 2010 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: Nill
(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	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786-648027
Family's Contact No.	:	01862-985200
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAFIYA KHATUN joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	NUR ALOM SHAR & KITNASHOK
Location	:	Betagaon, Feni
Total Investment in BDT	:	BDT 215,500/-
Financing	:	Self BDT 165,500/- (from existing business) 77% Required Investment BDT 50,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security	:	5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fertilizer, Insect Killar, etc▪Average 10% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

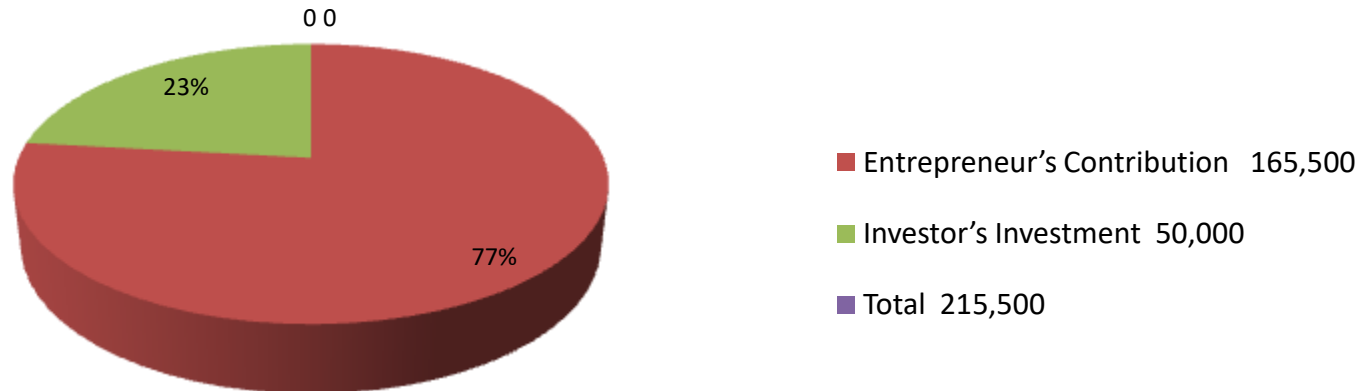
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Fertilizer, Insect Killar etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less Variable Expense			
Fertilizer, Insect Killar etc	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less Variable Expense			
Rent		600	7,200
Electricity bill		200	2,400
Transportation		4,000	48,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		500	6,000
Total fixed cost (D)		10,600	127,200
Net Profit (E)= [C-D]		4,400	52,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Insect killer	1	10000	10,000	1	7500	7500	17,500
Uria sar	120	850	102,000	50	850	42,500	144,500
Potash	10	700	7,000	0	0	0	7,000
TSP	10	1500	15,000	0	0	0	15,000
Dep	10	1250	12,500	0	0	0	12,500
Zim	30	200	6,000	0	0	0	6,000
Others	1	8000	8,000	0	0	0	8,000
Security	1	5000	5,000	0	0	0	5,000
Total	183	27500	165,500	51	8350	50,000	215,500

Source of Finance



Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Fertilizer, Insect Killar etc	6,000	180,000	2160000	2268000	2381400
Total Sales (A)	6,000	180,000	2160000	2268000	2381400
Less Variable Expense					
Fertilizer, Insect Killar etc	5,400	162,000	1944000	2041200	2143260
Total variable Expense (B)	5,400	162,000	1944000	2041200	2143260
Contribution Margin (CM) [C=(A-B)	600	18,000	216000	226800	238140
Less Variable Expense					
		600	7,200	7,200	7,200
Electricity bill		400	4,800	5,000	5,500
Transportation		4,000	48,000	48,500	49,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		600	7,200	7,500	8,000
Total fixed cost (D)		10,900	130,800	131,800	133,300
Net Profit (E)= [C-D]		7,100	85,200	95,000	104,840
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	85,200	95,000	104,840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65,200	140,200
	Total Cash Inflow	135,200	160,200	245,040
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	65,200	140,200	225,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mojlishpur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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ग्राम जीव
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নতুন
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সোম	মঙ্গল	বুধ	বৃহস্পতি	শুক্র	শনি	রবি
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	31				

সাধক
সদস্য
মডেল

FAMILY PICTURE

