

Proposed NU Business Name: **NURJAHAN GOBADI POSHU PALON**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SULTAN MIA
Age	:	19-03-1997 (20 Years)
Education, till to date	:	Class 6
Marital status	:	Unmarried
Children	:	nill
No. of siblings:	:	01 Brother, 03 Sisters
Address	:	Vill: Chakla P.O Naruyamala P.S: Gabtali, Dist: Bogra
00Parent'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	:	RAHIM UDDIN MONDOL
(iv) GB member's info	:	Branch: Gabtoli, Centre # 35 (Female), Member ID:2675, Group No: 01 Member since: 02-08-1999 (10Years) First loan: BDT 2,000 /- Outstanding loan: 42,300/-
Further Information:		
(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. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-416167
Father's Contact No.	:	01784-012131
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST NURJAHAN joined Grameen Bank since 18 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NURJAHAN GOBADI POSHU PALON
Location	:	Chakla, Naruyamala, Gabtali, Bogra.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product and sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

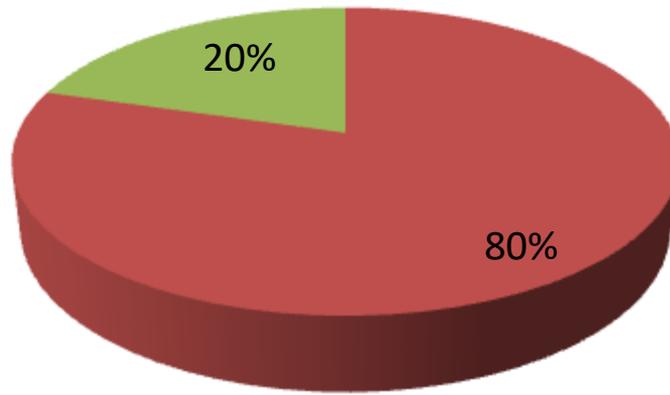
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil Cosmetics and others sales	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Cost	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		1,500	18,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		300	3,600
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		9,900	118,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ditergent powder	150	50	7,500	0	0	0	7,500
Soap	150	30	4,500	0	4,000	0	4,500
oil	100	100	10,000	200	100	20,000	30,000
Salt	100	40	4,000	100	40	4,000	8,000
Cosmetics	100	50	5,000	0	0	0	5,000
Biscuts	300	20	6,000	0	0	0	6,000
Electronics	100	100	10,000	0	0	0	10,000
Ice Cream	1	10000	10,000	1	2000	2,000	12,000
Cold Drinks	80	600	48,000	40	600	24,000	72,000
Security	1	80000	80,000	0	0	0	80,000
others	1	10000	10,000	0	0	0	10,000
Total	1083	0	195,000	341	0	50,000	245,000

Source of Finance



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- Entrepreneur's Contribution
195,000
- Investor's Investment 50,000
- Total 245,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Oil Cosmetics and others sales	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
cost	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
House rant		500	6,000	6,000	6,000
Electricity Bill		1,500	18,000	18,000	18,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		300	3,600	3,600	3,600
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		400	4,800	4,800	4,800
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		8,200	98,400	98,400	98,400
Net Profit (E) [C-D]		14,300	171,600	185,100	199,275
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	171,600	185,100	199,275
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		151,600	316,700
	Total Cash Inflow	221,600	336,700	515,975
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	151,600	316,700	495,975

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Kalu gazi
Bazar,Ushnori,Gabtali,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

