

## Proposed NU Business Name: **M/S NUR TREDARS**



Project identification and prepared by: MD. Saidullah,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam Sarkar



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

Name	:	<b>MD. NUR ISLAM</b>
Age	:	28-07-1995(20 Years)
Education, till to date	:	Class: v
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister
Address	:	Vill: Poguil , P.O: Talora , P.S: Kahalu, 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	:	<b>MST MARZINA KHATUN</b>
(iii) Father's name	:	<b>MD AZIZAR RAHMAN</b>
(iv) GB member's info	:	Branch: Talora Dupchachia, Centre # 25 (Female), Member ID: 3128/2, Group No: 03 Member since: 10-03-2005 (07Years) First loan: BDT 2000
Further Information:	:	Existing Loan: BDT 20,000, 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	:	07 years experience in running business 02 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789-618208
Mother's Contact No.	:	01741-370853
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MARZINA KHATUN** joined Grameen Bank since 10 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S NUR TREDARS</b>
Location	:	Rail get to charmatha road , Talora, Bogra
Total Investment in BDT	:	BDT 112,000/-
Financing	:	Self BDT 62,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x 12 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; shar &amp; Kitnasok</li><li>▪ 20% Gain of sale</li><li>▪. The business is operating by entrepreneur. Existing Nil.</li><li>▪01 will be appointed in the future.</li><li>▪Collects goods from Bogra, Khulna, Dupchachia</li><li>▪Agreed grace period is 3 months.</li></ul>

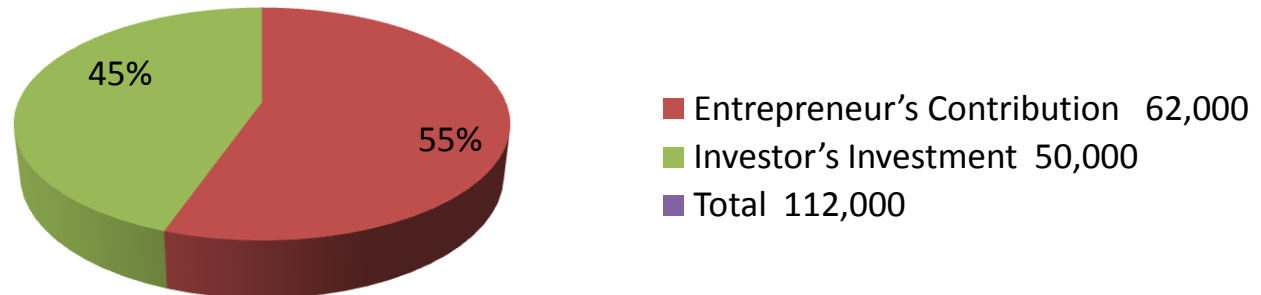
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Steel & Plastic item	2000	60000	720000
<b>Total sales (A)</b>	2000	60000	720000
<b>Less Variable Exp.</b>		0	0
Steel & plastic item	1600	48000	576000
<b>Total Variable exp. (B)</b>	1600	48000	576000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>400</b>	12000	144000
<b>less fixed exp.</b>			0
Rent		1700	20400
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		300	3600
Guard		60	720
Mobile		300	3600
<b>Total fixed cost (D)</b>		8160	97920
<b>Net Profit (E) (C-D)</b>		<b>3840</b>	<b>46080</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fertilizer Euria	10	700	7,000	20	700	14,000	21,000
Fertilizer DAP	5	2000	10,000	10	1000	10,000	20,000
Fertilizer Potas	5	1200	6,000	10	1200	12,000	18,000
Seed Item	60	200	12,000	0	0	0	12,000
Insecticides	200	140	28,000	100	140	14,000	42,000
	<b>0</b>	<b>0</b>	<b>62,000</b>	<b>5</b>	<b>0</b>	<b>50,000</b>	<b>112,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	Year 3
Revenew (sales)					
Steel & Plastic Item	3000	90000	1080000	1134000	1190700
<b>Total Sales (A)</b>	<b>3000</b>	90000	1080000	1134000	1190700
less variable Expenses		0	0	0	0
Steel & Plastic	2400	72000	864000	907200	952560
Total variable Expenses (B)	2400	72000	864000	907200	952560
<b>Contribution Margin (CM)= (A-B)</b>	<b>600</b>	18000	216000	226800	238140
<b>Less Fixed Expenses</b>			0	0	0
Rent		1700	20400	21420	22491
Electricity bill		400	4800	5040	5292
Transportation		700	8400	8820	9261
Salary (self)		5000	60000	63000	66150
Salary (staff)		3000	36000	37800	39690
Entertainment		500	6000	6300	6615
Guard		100	1200	1260	1323
Mobile		400	4800	5040	5292
Total Fixed Cost		11800	141600	148680	156114
<b>Net Profit (E) (C-D)</b>		<b>6200</b>	<b>74400</b>	<b>78120</b>	<b>82026</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



## 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	50,000		
1.2	Net Profit	74,400	78,120	82,026
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		54,400	112520
	<b>Total Cash Inflow</b>	124400	132520	194546
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	54,400	112520	174546

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
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  
Political unrest

Pictures



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মাজনু -  
মালিক

১০০ কেজি (১০০ কেজি)  
১০০ কেজি (১০০ কেজি)

৫০ কেজি

DAE No: 186  
ORIGINAL  
50 KG













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# মেসার্স নূর ট্রেডার্স

প্রোঃ মোঃ নূর ইসলাম

মোবাঃ ০১৭৮৯-৬১৮২০৮

এখানে কীটনাশক ঔষধ, সার ও বীজ ইত্যাদি খুচরা বিক্রয় করা হয়।

তালোড়া বাজার, দুপচাঁচিয়া, বগুড়া।

শতরুপা আর্ট









# FAMILY PICTURE

