

Proposed NU Business Name: **BASHAR ENTERPRISE**



Project identification and prepared by: Md Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABUL BASHAR MIAH
Age	:	19-09-1989 (28 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brother & 1 Sister
Address	:	Vill: Kashadoho, P.O: Mamudnogor, P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FULBANU
(iii) Father's name	:	MD SHANU MIAH
(iv) GB member's info	:	Branch: Nagorpur, Centre # 45 (Female), Member ID: 1030, Group No: 10 Member since: 26-02- 2013 (04 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 15,070/-, Outstanding loan: 12,316/-
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-778658
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FULBANU joined Grameen Bank since 04 years ago. At first She took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	BASHAR ENTERPRISE
Location	:	Nagopur, Tangail
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft = 225 square ft
Implementation	:	<ul style="list-style-type: none">▪Fertilizer seller.▪Average 8% gain on sales.▪The business is operating by entrepreneur himself. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

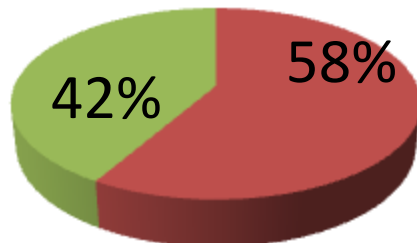
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Fertilizer	200,000	2,400,000
Total Sales (A)	200,000	2,400,000
Less. Variable Expense		
Fertilizer	184,000	2,208,000
Total variable Expense (B)	184,000	2,208,000
Contribution Margin (CM) [C=(A-B)]	16,000	192,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	4,000	48,000
Entertainment	500	6,000
Rent	200	2,400
Total fixed Cost (D)	10,400	124,800
Net Profit (E) [C-D]	5,600	67,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Urea	12	780	9,360	64	780	50,000	59,360
Potash	2	720	1,440	0	0	0	1,440
Moro	2	1100	2,200	0	0	0	2,200
Bangla TSP	1	1600	1,600	0	0	0	1,600
DIB	1	1700	1,700	0	0	0	1,700
Mat plus	5	1400	7,000	0	0	0	7,000
Thio Vit	5	1800	9,000	0	0	0	9,000
Vasu Din	5	1200	6,000	0	0	0	6,000
Super Action	1	3	1,300	0	0	0	1,300
Hanji	9	850	7,650	0	0	0	7,650
Insect Killer etc	1	22750	22,750	0	0	0	22,750
Total	44		70,000	64		50,000	120,000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Fertilizer	290,000	3,480,000	3,654,000
Total Sales (A)	290,000	3,480,000	3,654,000
Less. Variable Expense			
Fertilizer	266,800	3,201,600	3,361,680
Total variable Expense (B)	266,800	3,201,600	3,361,680
Contribution Margin (CM) [C=(A-B)]	23,200	278,400	292,320
Less. Fixed Expense			
Electricity Bill	200	2,400	3,000
Mobile Bill	600	7,200	8,000
Salary (self)	5,000	60,000	60,000
Transportation	5,000	60,000	62,000
Entertainment	500	6,000	7,000
Rent	200	2,400	2,400
Total Fixed Cost	11,500	138,000	142,400
Net Profit (E) [C-D]	11,700	140,400	149,920
Investment Payback		30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	140,400	149,920
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		110,400
	Total Cash Inflow	190,400	260,320
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	110,400	230,320

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Political unrest

Pictures





ORIGIN MOROCCO
PHOSPHATES (as P₂O₅)

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FAMILY PICTURE

