

Proposed NU Business Name: NURNOBI CONFECTIONARY



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Sonagazi.

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NURNOBI
Age	:	13-12-1982 (34Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son, 2 Daughter
No. of siblings:	:	4 Brothers, 3 Sisters
Address	:	Vill: Charkhondokar P.O: Bohaddor Hat P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LET.RAHIMA BEGUM
(iii) Father's name	:	LET.FAKIR AHMED
(iv) GB member's info	:	Branch : Charchandiya, Sonagazi Centre 44 (Female), Member ID: 2134, Group No: 02 Member since: 19-04-1995(22 years) First loan: BDT 3000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: Nill
(v) Who pays GB loan installment	:	Own
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.06 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812912520
Family's Contact No.	:	01839245133
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET.RAHIMA BEGUM joined Grameen Bank since 7 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

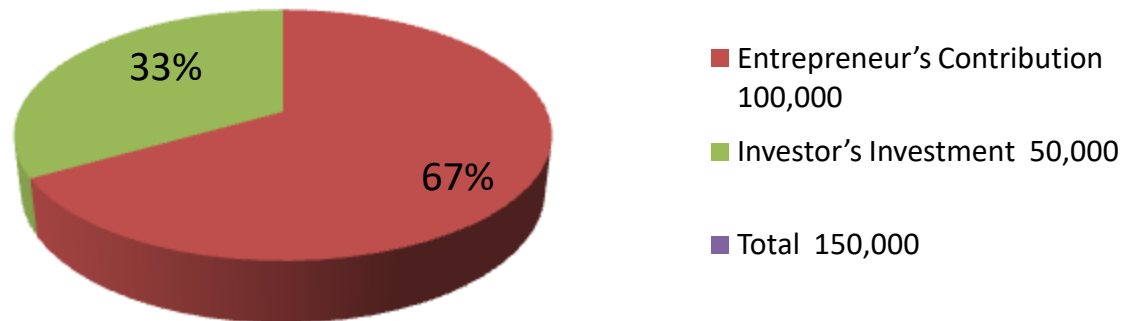
Business Name	:	NURNOBI CONFECTIONARY
Location	:	Takiyaroad ,Sonagazi, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 15 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Chips, Buisquite,Cake,Tea,Sugar e.t.c▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop rented.▪Collects goods from Local Sonagazi.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Chips, Buisquite,Cake,Tea,Sugar e.t.c	1100	33000	396000
		0	0
Total Sales(A)	1100	33000	396000
Less Variable Expense (B)			0
Chips, Buisquite,Cake,Tea,Sugar e.t.c	660	19800	237600
Total Variable Expense	660	19800	237600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		1200	14400
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		1500	18000
Entertainment		400	4800
Guard		50	600
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8750	105000
Net Profit (E)= [C-D]		4450	53400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chips	400	20	8,000	400	20	8,000	16,000
Buisquite			10,000		0	10,000	20,000
Cake			10,000			10,000	25,000
Sugar	60	100	6,000	60	100	6,000	12,000
Tea			5,000			5,000	10,000
			0				0
Others			11,000			11,000	22,000
			0			0	0
Security			50,000			0	50,000
			0			0	0
	128	120	100,000	460	120	50,000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Chips, Buisquite,Cake,Tea,Sugar e.t.c	1500	45000	540000	567000	595350
		0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
Chips, Buisquite,Cake,Tea,Sugar e.t.c	900	27000	324000	340200	357210
Total Variable Expense	900	27000	324000	340200	357210
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		300	3600	3900	4200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		1500	18000	18000	18000
Entertainment		400	4800	4800	4800
Gard		50	600	600	600
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8750	105000	105400	105800
Net Profit (E)= [C-D]		9250	111000	116550	122378
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	111,000	116550	122377.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91000	187550
	Total Cash Inflow	161,000	207,550	309,928
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	91,000	187,550	289,928

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 6 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





CHITRAKOT DMS SCHE
CHITRAKOT DISTRICT MANGALAYA DISTRICT SCHOOL

DATE: 10/10/2017

Sl. No.	Name of the Candidate	Grade	Roll No.	Mark	Percentage
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CHITRAKOT DISTRICT MANGALAYA DISTRICT SCHOOL













FAMILY PICTURE