

Proposed NU Business Name: **NUR ISLAM CONNECTION (CONSTRUCTION)**



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Chagolnaiya Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR ISLAM
Age	:	31-08-1984 (33 Years)
Education, till to date	:	Class 9
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother , 2 Sisters
Address	:	Vill: Dudu Kamlar Bari, P.O: Chandgazi, P.S: Chagolnaiya, 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	:	KHAYERER NESHA
(iii) Father's name	:	KHAYEZ AHAMMED
(iv) GB member's info	:	Branch: Mohamaya, Centre # 37 (Female), Member ID: 3525, Group No: 03 Member since: 01-09- 2007 to 2013 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-964015
Mother's Contact No.	:	01882-679544
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHAYERER NESHA joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NUR ISLAM CONNECTION (CONSTRUCTION)
Location	:	Chandgazi Bhitor bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 310,000/-(from existing business) 84% Required Investment BDT 60,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a Engineering shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 2 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

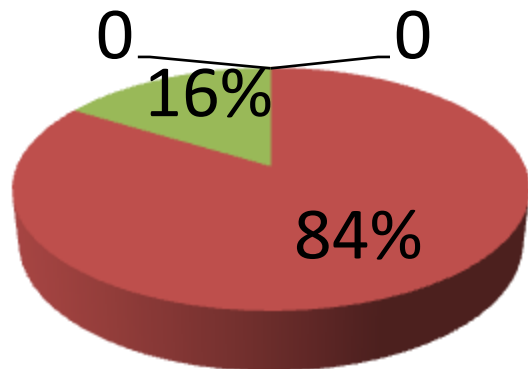
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Almirah Showcase	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less. Variable Expense		
Almirah Showcase	120,000	1,440,000
Total variable Expense (B)	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	30,000	360,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	1,500	18,000
Salary (Staff)	8,000	96,000
Rent	1,500	18,000
Total fixed Cost (D)	17,000	204,000
Net Profit (E) [C-D]	13,000	156,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Showcase	2	15000	30,000	2	15000	30,000	60,000
Almirah	4	17000	68,000	0	0	0	68,000
Plane sheet	1000	62	62,000	484	62	30,000	92,000
Security	1	150000	150,000	0	0	0	150,000
Total	1007	182062	310,000	486	15,062	60,000	370,000

Source of Finance



- Entrepreneur's Contribution 310,000
- Investor's Investment 60,000
- Total 370,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Almirah Showcase	190,000	2,280,000	2,394,000	2,513,700
Total Sales (A)	190,000	2,280,000	2,394,000	2,513,700
Less. Variable Expense				
Almirah Showcase	152,000	1,824,000	1,915,200	2,010,960
Total variable Expense (B)	152,000	1,824,000	1,915,200	2,010,960
Contribution Margin (CM) [C=(A-B)]	38,000	456,000	478,800	502,740
Less. Fixed Expense				
Electricity Bill	500	6,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Transportation	2,000	24,000	24,000	24,000
Salary (Staff)	8,000	96,000	96,000	96,000
Rent	1,500	18,000	18,000	18,000
Total Fixed Cost	17,600	211,200	218,900	220,400
Net Profit (E) [C-D]	20,400	244,800	259,900	282,340
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	244,800	259,900	282,340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		220,800	456,700
	Total Cash Inflow	304,800	480,700	739,040
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	220,800	456,700	715,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 12 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

