

Proposed NU Business Name: M/S NUR-JAHAN ENTERPRIZE



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SAIFUL ISLAM |
| Age | : | 15/10/19984(33Years) |
| Education, till to date | : | S. S. C |
| Marital status | : | Married |
| Children | : | 02 Sons |
| No. of siblings: | : | 02 Sisters |
| Address | : | Vill: Bogadana P.O: Kajirhat, 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 | : | NUR- JAHAN |
| (iii) Father's name | : | JAKIR HOSSAIN |
| (iv) GB member's info | : | Branch: Chore Dorbash, Centre # 22/(Female), Member ID: 2254/4, Group No: 04 Member since: 19-10-2012 (05 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 20,000/- Outstanding loan: BDT 20,000/- |
| (v) Who pays GB loan installment | : | Mother |
| (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 07 In Running Business. He Has No Training |
| Other Own/Family Sources Of Income | : | no |
| Other Own/Family Sources Of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01813-228083 |
| Mother's Contact No. | : | 01840-242947 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR-JAHAN joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculter.

Proposed Nobin Udyokta Business Info

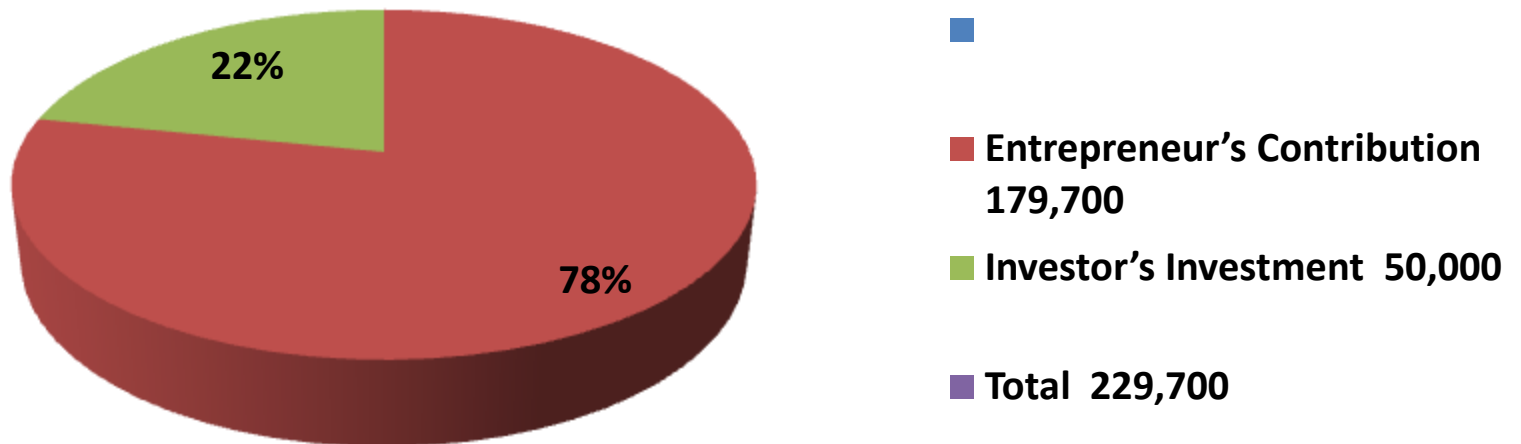
| | | |
|---|---|--|
| Business Name | : | M/S NUR-JAHAN ENTERPRIZE |
| Location | : | Kazir hat Bazar,sonagazi, Feni. |
| Total Investment In BDT | : | Bdt 2,29,700/- |
| Financing | : | Self BDT 1,79,700/- (From Existing Business) 78% Required Investment Bdt,50,000(as Equity) 22% |
| Present Salary/Drawings From Business (Estimates) | : | Bdt 5,000/- |
| Proposed Salary | : | Bdt 5,000/- |
| Size Of Shop | : | 16 Ft X 30 ft. = 480 Square Ft |
| Security Of The Shop | : | No |
| Implementation | : | <ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Rice,flour,oil,soap & others. ▪Average 15% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing no Employee. ▪He Is Doing His Business In Own Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months. |

Existing

| Particular | Daily | Monthly | Yearly |
|--|-------------|---------------|----------------|
| Revnuue (Sale) | | | |
| Rice,flour,oil,soap & others | 5000 | 150000 | 1800000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 5000 | 150000 | 1800000 |
| Less Variable Expense (B) | | | 0 |
| Rice,flour,oil,soap & others | 4250 | 127500 | 1530000 |
| Total Variable Expense | 4250 | 127500 | 1530000 |
| Contributon Margin (CM) [C=(A-B)] | 750 | 22500 | 270000 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 1000 | 12000 |
| Transportaion | | 2500 | 30000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 3000 | 36000 |
| Entertainment | | 500 | 6000 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 200 | 2400 |
| Total Fixed Cost (D) | | 12200 | 146400 |
| Net Profit (E)= [C-D] | | 10300 | 123600 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------|------------|--------------|----------------|-----------|--------------|---------------|----------------|
| | Qty. | Unit Price | Existing | Qty. | Unit Price | Proposed | Proposed Total |
| Rice | 25 | 2,200 | 55,000 | 15 | 2,200 | 33,000 | 88,000 |
| Dal | 4 | 1,500 | 6,000 | | | 0 | 6,000 |
| Flour | 4 | 1,400 | 5,600 | | | 0 | 5,600 |
| Oil | 200 | 100 | 20,000 | | | 0 | 20,000 |
| Solt | 8 | 600 | 4,800 | | | 0 | 4,800 |
| Soap | 3 | 3,100 | 9,300 | | | 0 | 9,300 |
| Cold drinks | 20 | 450 | 9,000 | | | 0 | 9,000 |
| Wheate flour | 25 | 1,600 | 40,000 | | | 0 | 40,000 |
| Others | | | 30,000 | | | 17,000 | 47,000 |
| Total | 289 | 10950 | 179,700 | 15 | 2,200 | 50,000 | 229,700 |



Financial Projection (BDT)

| Particular | Daily | Monthl y | Year -1 | Year-2 | Year-3 |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Rice,flour,oil,soap & others | 6000 | 180000 | 2160000 | 2268000 | 2381400 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 6000 | 180000 | 2160000 | 2268000 | 2381400 |
| Less Variable Expense (B) | | | | | |
| Rice,flour,oil,soap & others | 5100 | 153000 | 1836000 | 1927800 | 2024190 |
| Total Variable Expense | 5100 | 153000 | 1836000 | 1927800 | 2024190 |
| Contributon Margin (CM) [C=(A-B)] | 900 | 27000 | 324000 | 340200 | 357210 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 1000 | 12000 | 12300 | 12600 |
| Transportaion | | 2500 | 30000 | 31500 | 33075 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 3000 | 36000 | 36000 | 36000 |
| Entertainment | | 500 | 6000 | 6000 | 6000 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 200 | 2400 | 2500 | 2600 |
| Total Fixed Cost (D) | | 12200 | 146400 | 148300 | 150275 |
| Net Profit (E)= [C-D] | | 14800 | 177600 | 186480 | 195804 |
| 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 | 177,600 | 186480 | 195804 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 157600 | 324080 |
| | Total Cash Inflow | 227,600 | 344,080 | 519,884 |
| 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 | 157,600 | 324,080 | 499,884 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:01, Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Kazirhat Bazar,
Sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





শ্রীমান

পুজিএন

ARP
EGGS

প্রতি পিস ব্রেড ৩ টাকা

সম্রাট
Taj Mahal Brand
মুগ

safe
নরু ডায়
চরিত্র ময়দা

কুফি



১৯৮৪ খ্রিঃ সাল

মেসার্স নূর জাহান এন্টার প্রাইজ

স্বদেশী কৃষিপণ্যের সর্বশ্রেষ্ঠ মানের নিশ্চয়তা

কেদামতি রোড, কাজির হাট, সোনগাজী, ঢাকা



আমিন
১৬ ডায়ালিসিস সেন্টার বিল্ডিং
১৯৮৪ খ্রিঃ সাল