

Proposed NU Business Name: **NUR NABI CHAYER DOKAN**



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Chagal naiya, feni

Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR NABI MOJUMDER
Age	:	04/06/1984 (33Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02 Sons 05 Daughters
No. of siblings:	:	04 Brothers 05 Sisters
Address	:	Vill: East Debpur P.O: Chadgazi, P.S: Chagal naiya, 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	:	LATE ASHRAF BIBI
(iii) Father's name	:	LATE YEASIN MOJUMDER
(iv) GB member's info	:	Branch: Mohamaya, Centre # 09 /(Female), Member ID:1397/1, Group No: 03 Member since: 01/02/2000 – 2007 (7 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0,0/-
(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	:	18Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01815-519776
Mother's Contact No.	:	01859-578357
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASHRAF BIBI joined Grameen Bank since 07 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

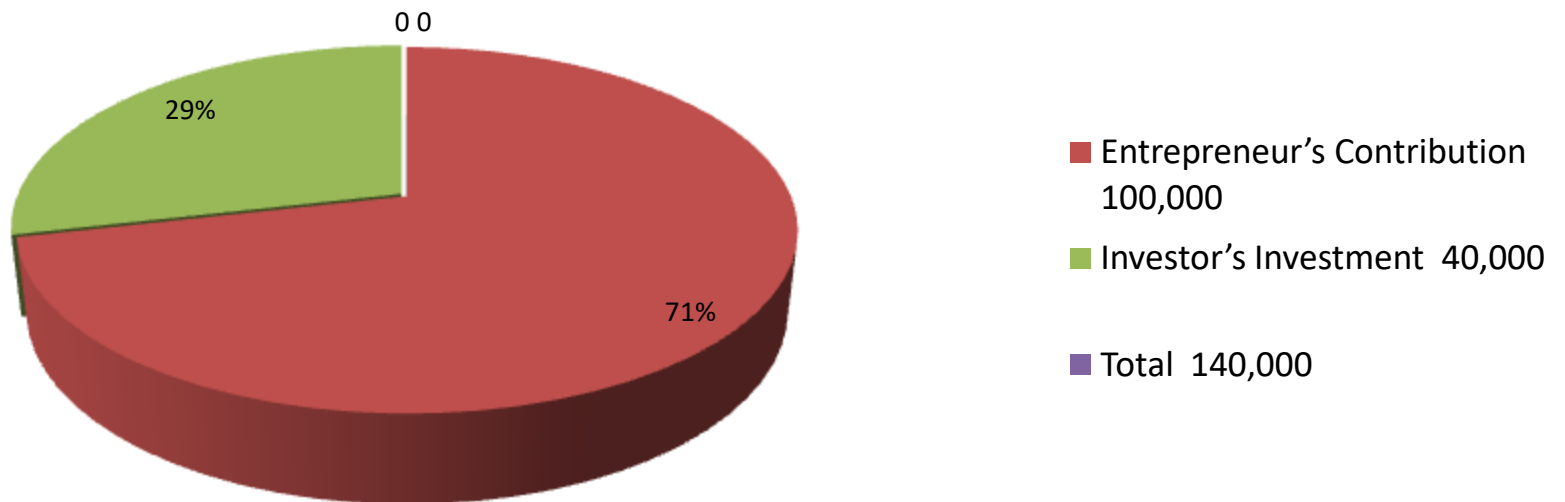
Business Name	:	NUR NABI CHAYER DOKAN
Location	:	Boktar Hat Kor Bazar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt1,40,000/-
Financing	:	Self BDT 1,00,000/- (From Existing Business) 71% Required Investment Bdt,40,000(as Equity) 29%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15ft. = 150 Square Ft
Security Of The Shop	:	0/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Tea biskut ruti poteto,Etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 2 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
biscuits,ruti tea etc	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
biscuits,ruti tea etc	1440	43200	518400
Total Variable Expense	1440	43200	518400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 3		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuits	0	0	20,000	0	0	10,000	30,000
potato chips	0	0	20,000	0	0	20,000	40,000
tea	0	0	40,000			10,000	50,000
bread	0	0	20,000			0	20,000
security	0	0	0			0	0
others	0	0	0			0	0
	0	0	0			0	0
			0			0	0
Total	0	0	100,000	0	0	40,000	140,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscuits,ruti tea etc	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
biscuits,ruti tea etc	1840	55200	662400	695520	730296
Total Variable Expense	1840	55200	662400	695520	730296
Contributon Margin (CM) [C=(A-B)]	460	13800	165600	173880	182574
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6200	74400	74980	75569
Net Profit (E)= [C-D]		7600	91200	95760	100548
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		75200	154960
	Total Cash Inflow	131,200	170,960	255,508
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	75,200	154,960	239,508

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Boktar Hat Kor Bazar, Chagal
Naiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











