

Proposed NU Business Name: **NUR TRADERS**



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Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SALEH AHMED
Age	:	01/01/1984 (33Years)
Education, till to date	:	S. S. C
Marital status	:	Married
Children	:	01 Son 01 Doughter
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Chore Chandia P.O: Bohoder 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	:	RABEYA KHATUN
(iii) Father's name	:	LATE : ABU TAHER
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 31/(Female), Member ID: 3412/3, Group No: 13 Member since: 15-11-2012(05Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 16,000/- Outstanding loan: BDT 14,592/-
(v) Who pays GB loan installment	:	Brother, 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	:	05Years Experience 05 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01822-956342
Mother's Contact No.	:	01881-858115
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABEYA KHATUN joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

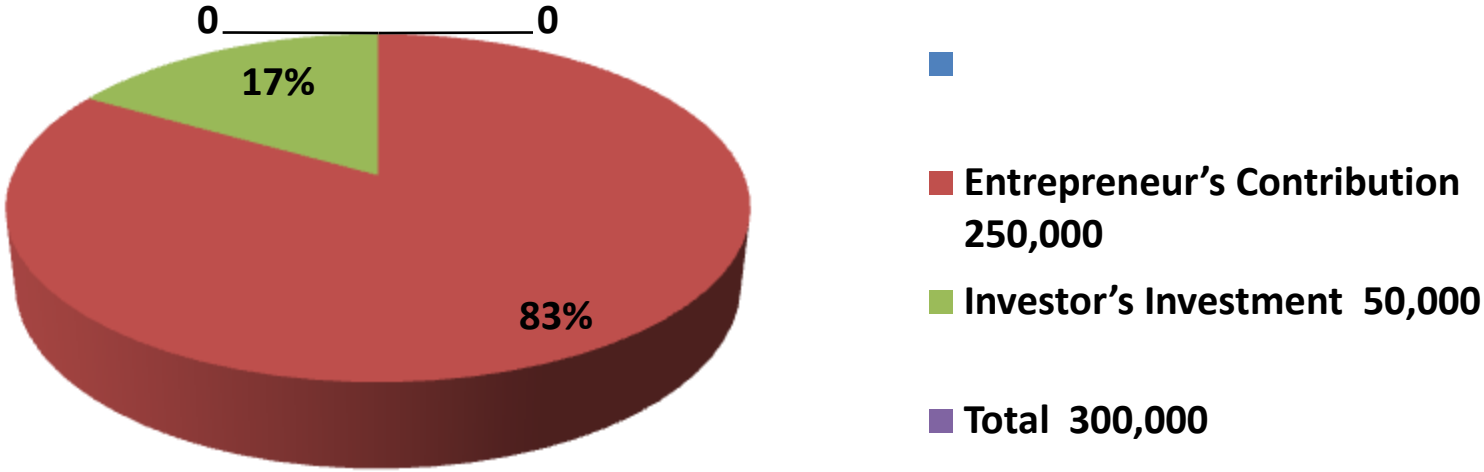
Business Name	:	NUR TRADERS
Location	:	Sonagazi High School Gate,sonagazi, Feni.
Total Investment In BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,50,000/- (From Existing Business) 83% Required Investment Bdt 50,000(as Equity) 17%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 10 ft. = 100 Square Ft
Security Of The Shop	:	1,30,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Fruit,Cosmetics,Cold Drinks, Tea, Biskit & others.▪Average 10% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Fruit,Cosmatics,Cold Drinks, Tea, Biskit & others.	6000	180000	2160000
	0	0	0
Total Sales(A)	6000	180000	2160000
Less Variable Expense (B)			0
Fruit,Cosmatics,Cold Drinks, Tea, Biskit & others.	5400	162000	1944000
Total Variable Expense	5400	162000	1944000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		8150	97800
Net Profit (E)= [C-D]		9850	118200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Fruit	100	200	20,000	100	200	20,000	40,000
Biscuit	20	500	10,000			0	10,000
Tea	40	250	10,000	80	250	20,000	30,000
Oil	10	300	3,000			0	3,000
Cosmetics			40,000			0	40,000
Others			37,000			10,000	47,000
Security			130,000			0	130,000
Total	170	1250	250,000	180	450	50,000	300,000



Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
Revenue(Sales)					
Fruit,Cosmatics,Cold Drinks, Tea, Biskit & others.	7000	210000	2520000	2646000	2778300
0	0	0	0	0	0
Total Sales(A)	7000	210000	2520000	2646000	2778300
Less Variable Expense (B)					
Fruit,Cosmatics,Cold Drinks, Tea, Biskit & others.	6300	189000	2268000	2381400	2500470
Total Variable Expense	6300	189000	2268000	2381400	2500470
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8150	96000	96700	97415
Net Profit (E)= [C-D]		12850	154200	161910	170006
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	154,200	161910	170005.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		134200	276110
	Total Cash Inflow	204,200	296,110	446,116
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	134,200	276,110	426,116

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop :Sonagazi High School Gate
,sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Active Gold Me

INSTANT COLOR

NOTA

DRY CHICKEN

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