

Proposed NU Business Name: **BIPUL NURSARY**



Project identification and prepared by: Sums Rumi,  
Mohasthan Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. MIR KASEM</b>
Age	:	03-06-1989(28Years)
Marital status	:	Unmarried
Education,till to day	:	H.S.C
Children	:	Nil
No. of siblings:	:	01 Sister.
Address	:	Vill:Polashbari P.O Chadmuhat P.S: Bogra Sharar Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST .BEAUTY</b>
(iii) Husband's name	:	<b>MD.ZOIN UDDIN</b>
(iv) GB member's info	:	Branch: Gokul Bogra,Centre # 36(Female), Member ID:9186/2 Group No: 13 Member since: 10-09-2003(14Years) First loan: BDT 5,000 /-, Existing loan: BDT 20,000/- Outstanding loan:12520
Further Information:		
(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	:	08 years experience in running business. He has 06 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-012823
Father's Contact No.	:	01737-815207
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BEAUTY** joined Grameen Bank since 14 years ago. At first she took BD 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BIPUL NURSARY</b>
Location	:	:Polashbary P.O Chadmuhat,Bogra.
Total Investment in BDT	:	BDT 736,000/-
Financing	:	Self BDT 696,000/- (from existing business) 5 % Required Investment BDT 40,000/- (as equity) 95 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	6000
Size of shop	:	10 ft x 9 ft= 90 square ft
Security of the shop	:	36000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

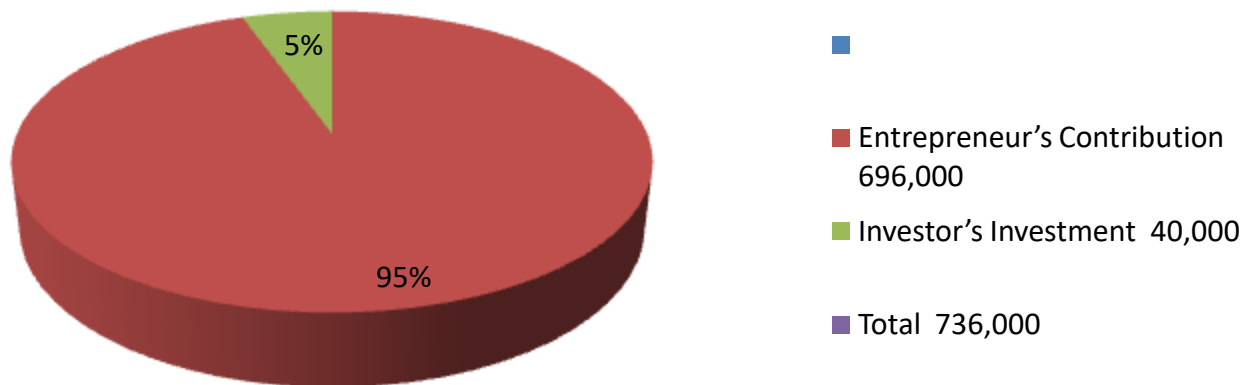
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
FISH production	1,000	30,000	360,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>			
Milk production	600	18,000	216,000
<b>Total variable Expense (B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		6,000	72,000
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>11,600</b>	<b>139,200</b>
<b>Net Profit (E) [C-D]</b>		<b>400</b>	<b>4,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mango plant	2500	30	75,000	1	40,000	40,000	115,000
Rose	35000	10	350,000	0	0	0	350,000
Lichu	7000	50	35,000	0	0	0	35,000
Lebu	4000	50	200,000	0	0	0	200,000
Security	0	0	36,000	0	0	0	36,000
<b>Total</b>	<b>48500</b>	<b>0</b>	<b>696000</b>	<b>1</b>	<b>40000</b>	<b>40000</b>	<b>736000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Variable Expense</b>					
Milk production	900	27,000	324,000	340,200	357,210
<b>Total variable Expense (B)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		6000	72,000	72,000	72,000
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>11,600</b>	<b>139,200</b>	<b>139,200</b>	<b>139,200</b>
<b>Net Profit (E) [C-D)</b>		<b>6,400</b>	<b>76,800</b>	<b>87,600</b>	<b>98,940</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	76,800	87,600	98,940
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		60,800	132,400
	<b>Total Cash Inflow</b>	<b>116,800</b>	<b>148,400</b>	<b>231,340</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60,800</b>	<b>132,400</b>	<b>215,340</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Dheakola, Bogra  
shadar, Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

