

# Proposed NU Business Name: **NAYEEM RAJU ENTERPRISE**



Project identification and prepared by: MD. Golam Rasul,  
Nobabganj Unit, Dhaka

Project verified by: Md Rafiqul Islam



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

Name	:	<b>MD MOSHARRAF HOSSAIN</b>
Age	:	26-08-1989 (27 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 bother
Address	:	Vill: Somsabad, P.O: Nobabganj P.S: Nobabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOMOTAZ BEGUM</b>
(iii) Father's name	:	<b>ABDUR NOOR</b>
(iv) GB member's info	:	Branch: Somsadbad,Nababganj, Centre # 06(Female), Member ID: 2587,Group No: 02 Member since: 05-05-2002 (12 Years) First loan: BDT 5000 taka.
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	Nil
(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	:	05 years He has training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857026716
Mother's Contact No.	:	01864332708
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMOTAZ BEGUM** joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NAYEEM RAJU ENTERPRISE</b>
Location	:	Palli Biddut, Nobabganj, Dhaka
Total Investment in BDT	:	BDT 3,62,000
Financing	:	Self BDT 2,62,000(from existing business) 72% Required Investment BDT 1,00,000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12.ft= 300 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Wood furniture.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪Existing 2 employee.</li><li>▪One will be appointed after getting equity fund.</li><li>▪Agreed grace period is 3 months.</li></ul>

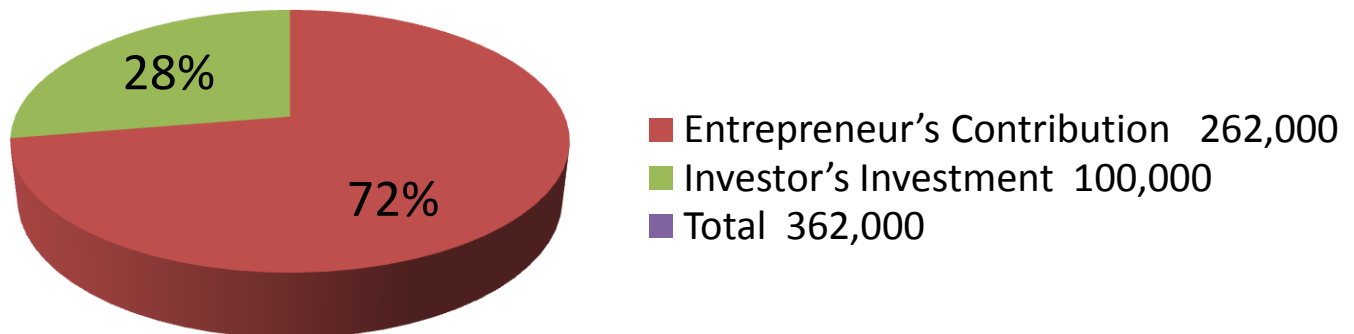
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Wooden Furniture	3800	114000	1368000
<b>Total Sales (A)</b>	3800	114000	1368000
<b>Less Variable Expense</b>			
Wooden Furniture	2850	85500	1026000
<b>Total variable Expense (B)</b>	2,850	85500	1026000
<b>Contribution Margin (CM) [C=(A-B)</b>	950	28500	342000
<b>Less Variable Expense</b>			
Electricity bill		1000	12000
Transportation		5,000	60000
Salary (self)		5000	60000
Salary(Staff)		10000	
Entertainment		500	6000
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		22,000	264000
<b>Net Profit (E)= [C-D]</b>		6,500	78000

## Investment Breakdown

Particulars	Existing	Proposed	Total
Box cot	50,000		50000
Daining set	25,000		25000
Dressing table	52,000		52000
Ware drobe	30,000		30000
Door Shutter	30,000		30000
Shegoon Wood	15,000	40,000	55000
Akashmoni	60,000		60000
Gamar wood		20000	20000
Loha wood		25000	25000
Tree		15000	15000
	262,000	100,000	362000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Wooden Furniture	5200	156000	1872000	1965600
<b>Total Sales (A)</b>	5200	156000	1872000	1965600
<b>Less Variable Expense</b>				
Wooden Furniture	3900	117000	1404000	1474200
Item				
<b>Total variable Expense (B)</b>	3,900	117000	1404000	1474200
<b>Contribution Margin (CM) [C=(A-B)</b>	1,300	39000	468000	491400
<b>Less Variable Expense</b>				
Electricity bill		1200	14400	14600
Transportation		5,500	66000	66500
Salary (Self)		5000	60000	60000
Salary(Staff)		12000	144000	144000
Entertainment		500	6000	6000
Mobile bill		600	7200	7800
<b>Total fixed cost (D)</b>		24,800	297600	298,900
<b>Net Profit (E)= [C-D]</b>		14200	170400	192,500
Investment Payback			<b>60,000</b>	60,000



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	170,400	192,500
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		110,400
	<b>Total Cash Inflow</b>	270400	302900
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	110,400	242900

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 16 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



RUMBLE  
KING CO

SEVEN RINGS





কুমিল্লায়  
১৯৯৯

১৯৯৯  
১৯৯৯





SEVEN RINGS CEMENT  
COMPOSITE CEMENT  
MADE IN BANGLADESH  
SEVEN RINGS CEMENT  
BANGLADESH LIMITED  
Dhaka, Bangladesh  
www.sevenrings.com









শ্রী কৃষ্ণ শিল্প  
শিল্পী: কৃষ্ণ শিল্পী

বিসমিল্লাহির রাহমানির রাহিম  
শ্রোঃ মোঃ মোশারফ হোসেন  
মোবঃ 01857026716

# নাজিম-রাজু ফার্নিচার

এখানে উন্নত মানের ফার্নিচার এবং গাছ, কাঠ, লাকড়ি  
সুলাভ মূল্যে পাইকারী ও খুচরা বিক্রয় করা হয়।

ঠিকানাঃ বান্দুরা রোড, সমসাবাদ (পল্লীবিদ্যুৎ সংলগ্ন), নবাবপল্লী, ঢাকা-১৩২০।



বিসমিল্লাহির রাহমানির রাহিম  
প্রোঃ মোঃ মোশারফ হোসেন  
মোবাঃ 01857026716

# নাসিম-রাজু ফার্নিচার

এখানে উন্নত মানের ফার্নিচার এবং গাছ, কাঠ, লাকড়ি  
সুলভ মূল্যে পাইকারী ও খুচরা বিক্রয় করা হয়।

ঠিকানাঃ বাশুরা রোড, সমসাবাদ (পল্লীবিদ্যুৎ সংলগ্ন), নবাবগঞ্জ, ঢাকা-১৩২০।

যা এনারপ্রা জ





# FAMILY PICTURE