

## Proposed NU Business Name: **DUI BON EK BHAI NURSERY**



Project identification and prepared by: Md. Khayrul,  
Bogra unit Unit, Bogra

Project verified by: MD. Mazharul Islam



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

Name	:	<b>MD ABUJAR RAHMAN</b>
Age	:	01-05-1988 (28 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Khalisha Kandi, P.O: Majhira, P.S: Shajahanpur, Dist: Bogra
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>MST MONJELA BEGUM</b>
(iii) Father's name	:	<b>MD JALAL UDDIN PRAMANIK</b>
(iv) GB member's info	:	Branch: Majhira, Centre # 61(Female), Member ID: 5333/1, Group No: 01 Member since: 10-04-1998 (18 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 60000, Outstanding loan: BDT 36060
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business.10 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729405461
Mother's Contact No.	:	01760188760
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST MONJELA BEGUM** joined Grameen Bank since 18 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>DUI BON EK BHAI NURSERY</b>
Location	:	Khalisha Kandi, Majhira, Bogra
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150000/-(from existing business) 68% Required Investment BDT 70,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Seed etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee. One will be appointed in the future</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogura Sadar.</li><li>▪Agreed grace period is 3 months.</li></ul>

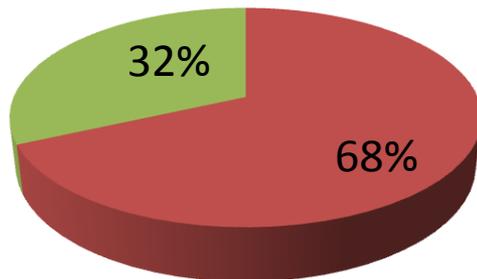
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Seed	7200	216000	2592000
<b>Total Sales (A)</b>	7200	216000	2592000
<b>Less Variable Expense</b>			
Seed	6480	194400	2332800
<b>Total variable Expense (B)</b>	6,480	194400	2332800
<b>Contribution Margin (CM) [C=(A-B)]</b>	720	21600	259200
<b>Less Variable Expense</b>			
Rent		2,500	30000
Electricity bill		1200	14400
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		3500	
Entertainment		1000	12000
Mobile bill		800	9600
<b>Total fixed cost (D)</b>		15,000	180000
<b>Net Profit (E)= [C-D]</b>		6,600	79200

## Investment Breakdown

Particulars	Existing	Proposed	Total
Chilly seed	130,000	40,000	170000
Cauliflower seed	4,000	20,000	24000
Egg plant	1,000		1000
Guava seed	5,000	0	5000
Others seed	10,000	0	10000
Tomatoo seed	0	10,000	10000
	150,000	70,000	220000

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 70,000
- Total 220,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Seed	10200	306000	3672000	3855600
<b>Total Sales (A)</b>	10200	306000	3672000	3855600
<b>Less Variable Expense</b>				
Seed	9180	275400	3304800	3470040
Item				
<b>Total variable Expense (B)</b>	9,180	275400	3304800	3470040
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,020	30600	367200	385560
<b>Less Variable Expense</b>				
Rent		2,500	14400	14,400
Electricity bill		1500	12000	12300
Transportation		1,300	60000	61,000
Salary (self)		5000	42000	42000
Salary(Staff)		6500	12000	12000
Entertainment		1000	12000	12000
Mobile bill		800	180000	180000
<b>Total fixed cost (D)</b>		18,600	332,400	333,700
<b>Net Profit (E)= [C-D]</b>		12000	144000	51,860
Investment Payback			<b>42,000</b>	<b>42,000</b>

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	65,400	68,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		23,400
	<b>Total Cash Inflow</b>	135400	92070
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	<b>Total Cash Outflow</b>	112,000	42000
3	<b>Net Cash Surplus</b>	23,400	50070

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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











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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the Peoples' Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

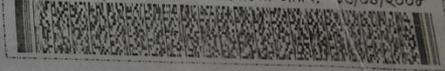


নাম: মোঃ আবু জার রহমান  
Name: Md. Abuzar Rahman  
পিতা: মোঃ জালাল উদ্দিন প্রাঃ  
মাতা: মোতাজ মুনজিলা বেগম  
Date of Birth: 01 May 1988  
ID NO: 1018543641962

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

প্রিকানা: খলিশাকান্দি, রাতা নং/নাম: খলিশাকান্দি (উত্তর পাড়া), ডাকনং: মাকিড়া - ৫৮০১, শাজাহানপুর, বগুড়া

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৬/০৪/২০০৮



# FAMILY PICTURE

