

Proposed NU Business Name: **DULAL NARSARY**



Project identification and prepared by: Md. Sahjamal Sirazi,
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. DULAL UDDIN
Age	:	19-01-1991 (29Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Noyapara , P.O: Nondonpur , P.S: Puthia Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. SHAHANARA
(iii) Father's name	:	MD. MOJIBAR RAHMAN
(iv) GB member's info	:	Branch: Baneshwar , Puthia ,Centre # 66 (Female), Member ID: 6134/2, Group No: 03 Member since: 2000 to (17Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 70,000, Outstanding loan: 65,270
(v) Who pays GB loan installment	:	Self
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01736-750323
Uncle 's Contact No.	:	01721-876572
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHANARA joined Grameen Bank since 17 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	:	DULAL NARSARY
Location	:	Nowapara ,Nondonpur , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 106,000/-
Financing	:	Self BDT 76,000/-(from existing business) 72% Required Investment BDT 30,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 - kta
Security of the shop	:	BDT -16,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Narsary Item.▪Average 50 % gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months.

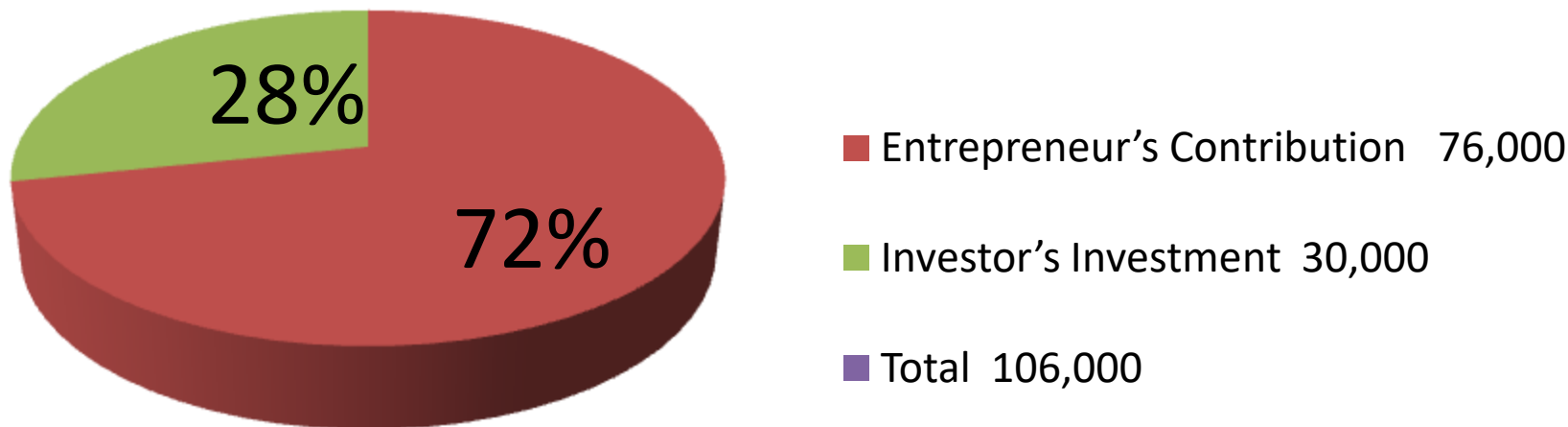
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Nursery Item	800	24,000	288,000
Total Sales (A)	800	24,000	288,000
Less. Variable Expense			
Nursery Item	400	12,000	144,000
Total variable Expense (B)	400	12,000	144,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		333	3,996
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		6,733	80,796
Net Profit (E) [C-D]		5,267	63,204

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Nursery (10,000x6)	60,000	-	60,000
Lease	-	15,000	15,000
Fertilizer & Insect killer	-	15,000	15,000
Security	16,000	-	16,000
Total	76,000	30,000	106,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Nursery Item	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Nursery Item	500	15,000	180,000	189,000	198,450
Total variable Expense (B)	500	15,000	180,000	189,000	198,450
Contribution M. (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		333	3,996	3,996	3,996
Transportation		1,400	16,800	17,640	18,522
Salary (self)		5,000	60,000	60,000	60,000
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		7,233	86,796	87,876	89,010
Net Profit (E) [C-D]		7,767	93,204	101,124	109,440
Investment Payback			12,000	12,000	12,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	93,204	101,124	109,440
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		81,240	89,124
	Total Cash Inflow	123,204	182,364	198,564
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	81,204	170,364	186,564

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















ग्रामीण बालक

मूलक आहारा योजना

संस्था

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