RIFAT NURSARY



NU Identified and PP Prepared by-S. M. ARAFATUZZAMAN (Manikgonj Unit) Verified By: Md.Khalilur Rahman Presented by: Md. Abdur Rashaid Cell no: 01725027211

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD. ABDUR RASHID			
Age	• •	33			
Marital status	••	Married			
Children	• •	2 sons.			
No. of siblings:	• •	3 Brothers			
Parent's and GB related Info					
(i) Who is GB member	:	Mother √ Father			
(ii) Mother's name	:	Rahima Begum			
(iii) Father's name	:	Nazin Uddin			
(iv) GB member's info	•	Branch: Jabra Ghior, Manikgonj, Centre: 20/M Group no: 02, Loanee no.:1503/1 Member since, 2000, First loan: 5000			
Further Information:		Existing loan: 60,000 Outstanding: 40,000			
(v) Who pays GB loan installment	:	Brother			
(vi) Mobile lady	:	N/A			
(vii) Grameen Education Loan	:	N/A			
(viii) Any other loan like GCCN, GKF					
(ix) Others					
Education	:	literate			

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Nursery business
Trade License/ Drug License		150/2015-2016
Business Experience	:	
And Training Info	:	15 years
		-Initial Investment: 01 lac.
Other Own/Family Sources of Income	:	Brother (Business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01725027211
NU Project Source/Reference	:	GT- Manikgonj Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000 (15 years). At first She/he took 5,000 taka from GB. Father invested GB Loan in his business and expanded his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rifat Nursary
Address/ Location	:	Beside Rathura high school, Baniajuri Bazar, Manikgonj.
Total Investment in BDT	:	850000
Financing	:	Self BDT 6,00,000 (from existing business) 71% Required Investment BDT 2,50,000-(as equity) 29%
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		8,000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin	:	50% 50%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Plants-6,00,000	6,00,000		6,00,000
Proposed items:		2,50,000	2,50,000
Total Capital	6,00,000	2,50,000	8,50,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items				
Product name with quantity	Amount			
Guava 2000*30	60000			
Dalim+anar 75*80	6000			
Thi-tagor 1000*50	50000			
Jamrul 200*100	20000			
Beli flower 200*20	4000			
Rose 3000*10	30000			
Spotted malta 50*300	15000			
Thi-sofeda 10*1000	10000			
Jackfruit 500*100	50000			
Lemon 800*100	80000			
Orange 100*300	30000			
Mango 3000*50	150000			
Arica pum 50*100	5000			
Lichi 500*100	50000			
Akashi 2000*15	30000			
Chrisms & jhaw 100*100	10000			
Total Present Stock	6,00,000			

Proposed items					
Product Name with quantity	Amount				
Chandramollica 60*50	3000				
Chunbon 60*50	3000				
Pompom 60*50	3000				
Highbred sunflower 200*20	4000				
Salria 1000*50	50000				
Rose hybrid 1000*30	30000				
Nayontara 500*10	5000				
Rebacata mali 200*15	3000				
China orange 100*100	10000				
Jhaw 50*100	5000				
Daruchini 100*100	10000				
Jambura (Thailand) 200*50	10000				
Anar (india) 500*80	40000				
Dalim 400*80	32000				
Mango (Palmal) 500*50	25000				
Chrismas 200*100	20000				
Total Proposed Stock	2,50,000				

INFO ON EXISTING BUSINESS OPERATIONS

Double Lond	Existing Business (BDT)						
Particulars Particulars	Daily	Monthly	Yearly				
Sales (A)	3000	90000	1080000				
Less: Cost of sales (50%)(B)	1500	45000	540000				
Profit (C) [C=(A-B)]	1500	45000	540000				
Less: Operating Costs							
Generator bill		700	8400				
Land Rent		1600	12000				
Night Guard bill		100	1200				
Mobile bill		400	4800				
Present salary/Drawings- self		8000	9600				
Present salary/ Drawing –Staff-3		18000	216000				
Transport		500	6000				
Others cost ((fees, Entertainment, TL renew)		300	3600				
Non Cash Item:							
Depreciation Expenses		-					
Total Operating Cost (F)		29600	355200				
Net Profit (E-F):		15,400	1,84,800				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Deutieuleus	,	Year 1 (BD	T)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3000	90000	1080000	3300	105000	1260000	3600	108000	1296000
Less: Cost of Sale (B)	1500	45000	540000	1650	49500	594000	1800	54000	648000
Profit (A-B)=(C)	1500	45000	540000	1650	49500	594000	1800	54000	648000
Less: Operating Costs									
Generator bill		700	8400		750	9000		800	9600
Land Rent		1600	12000		1600	19200		1600	19200
Night Guard bill		100	1200		150	1800		200	2400
Mobile bill		400	4800		500	6000		600	7200
Present salary/ self		8000	9600		8000	96000		8000	96000
Present salary/ Staff-3		18000	216000		18000	216000		21000	252000
Transport		500	6000		600	7200		700	8400
Others cost (fees, Entertainment, TL renew)		300	3600		400	4800		500	6000
Non Cash Item:									
Depreciation Expenses		-		-					
Total Operating Cost: D		29600	355200		30000	360000		33400	400800
Net Profit (C-D) = (E)			184800			234000			247200
GT payback			100000			100000			100000
Retained Income:		84400			134000			147200	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	250000		
1.2	Net Profit	184800	234000	247200
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		84800	218800
	Total Cash Inflow	434800	318800	466000
2.0	Cash Outflow			
2.1	Purchase of Product	250000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	Total Cash Outflow	350000	100000	100000
3.0	Net Cash Surplus	84800	218800	366000

SWOT Analysis

Strength

- **✓Eco-Friendly**
- √ Well Known business man in locality
- ✓ Provide quality plants
- **✓** Experience

WEAKNESS

- **✓** Transportation cost.
- ✓ Excessive rainfall

OPPORTUNITIY

- **✓ Growing Market**
- √ People are being environmentally conscious
- ✓ Central Point of Manikgonj Upazila.
- ✓ Beside main road of Manikgonj & Ghior.

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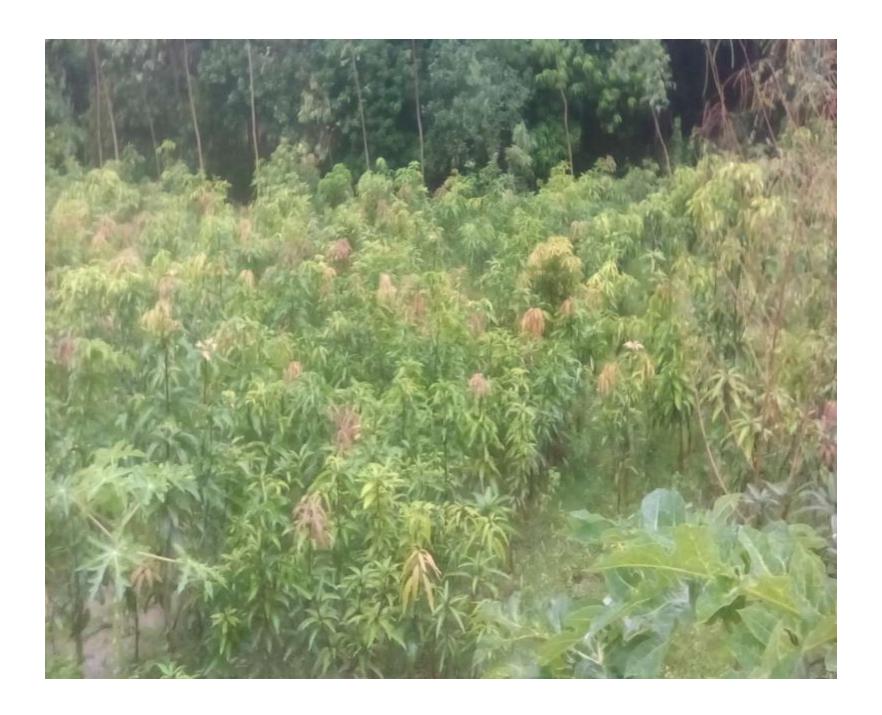
✓ Insecticides



















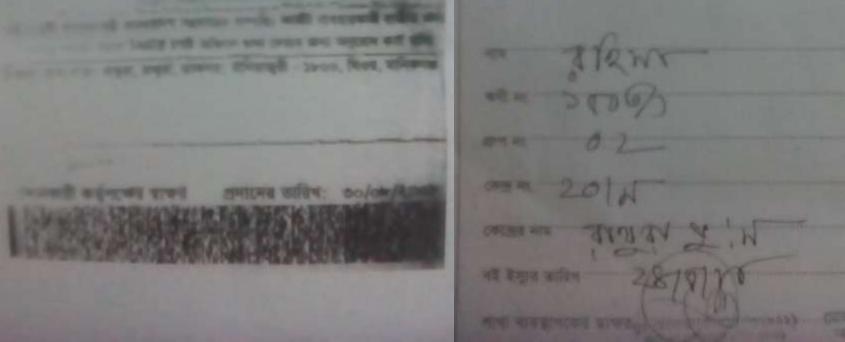


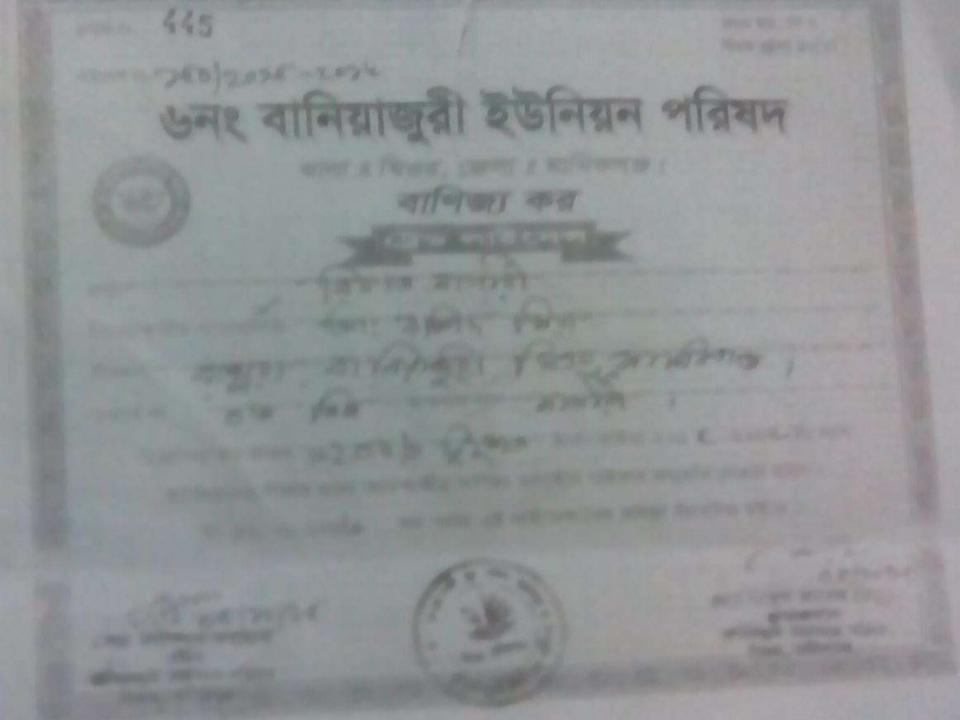
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Presented at GT's 19th Internal Design Lab on 19 October, 2015

