

Proposed NU Business Name: **AHSAN HABIB NURSERY**



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Shepur Unit, Bagura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ANOWER HOSSEN
Age	:	31-12-1990 (26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: Bagra Colony P.O: Sherpur P.S: Sherpur 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	:	MST ECHATON BIBI
(iii) Father's name	:	MD BELAYET HOSSAIN
(iv) GB member's info	:	Branch: Kusumbi, Sherpur, Centre # 42(Female), Member ID: 6691/1, Group No:13 Member since: 02-07-2001 (15 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: 15,602
(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	:	10 years experience in running business. Own business 10 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-603300
Mother's Contact No.	:	01735-131512
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ECHATON BIBI joined Grameen Bank since 15 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	:	AHSAN HABIB NURSERY
Location	:	Chonka Baazar
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 80,000/-(from existing business) 53% Required Investment BDT 70,000/-(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	0.42 Acors
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Lichee , Guava, Mehagani▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪02 will be appointed after getting equity money.▪The shop is own.▪Collects goods from Bogra Colony▪Agreed grace period is 3 months.

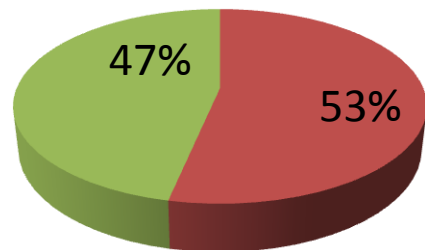
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Lichee , Guava, Mehagani	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less Variable Expense			
Lichee , Guava, Mehagani	975	29250	351000
Total variable Expense (B)	975	29250	351000
Contribution Margin (CM) [C=(A-B)	525	15750	189000
Less Variable Expense			
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		7,500	90000
Net Profit (E)= [C-D]		8,250	99000

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Lichee	550	120	66,000	500	100	50,000	116,000
Guava	400	26	10,400	1000	10	20,000	30,400
Mehogoni	150	24	3,600	0	0	0	3,600
	0	0	0	0	0	0	0
Total		170	80,000	1500	0	70,000	150,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 70,000
- Total 150,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cable, Light, Switch, socket etc	5500	165000	1980000	2079000
Total Sales (A)	5500	165000	1980000	2079000
Less Variable Expense				
Cable, Light, Switch, socket etc	4675	140250	1683000	1767150
Total variable Expense (B)	4,675	140250	1683000	1767150
Contribution Margin (CM) [C=(A-B)	825	24750	297000	311850
Less Variable Expense				
Rent		350	4,200	4,200
Electricity bill		250	3000	3,200
Transportation		500	6000	6,400
Salary (self)		5000	60000	60,000
Salary(Staff)		4000	48000	48,000
Entertainment		200	2400	2,400
Guard		150	1800	1,800
Mobile bill		350	4200	4,400
Total fixed cost (D)		10,650	127800	128,600
Net Profit (E)= [C-D]		14100	169200	183,250
Investment Payback			30,000	30,000

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	287,400	324,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		227,400
	Total Cash Inflow	387400	552300
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	227,400	492300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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















FAMILY PICTURE

