

Proposed NU Business Name: **SAZEDA NURSERY**



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bogura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAHJAHAN FAKIR
Age	:	21-10-1981 (34 Years 10 Months)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Bagra Colony , P.O: Sherpur ,P.S: Sherpur, Dist: Bogura
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 RAHIMA KHATUN
(iii) Father's name	:	MD SHAHALI FAKIR
(iv) GB member's info	:	Branch: Kusumbi, Sherpur , Centre # 42 (Female), Member ID:, Group No: 02 Member since: 21-06-2003 (07 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 12000, Outstanding loan: Nil
(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	:	08 years experience in running business. Own business 08 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-847884
Mother's Contact No.	:	01743-590905
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RAHIMA KHATUN joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAZEDA NURSERY
Location	:	Bagra Colony, Sherpur
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 350,000/-(from existing business) 85% Required Investment BDT 60,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	0.43 Acres
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Different kinds of plants▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 02 employee.▪ 03 will be appointed after getting equity money.▪The shop is rented.▪Collects goods from RDA▪Agreed grace period is 3 months.

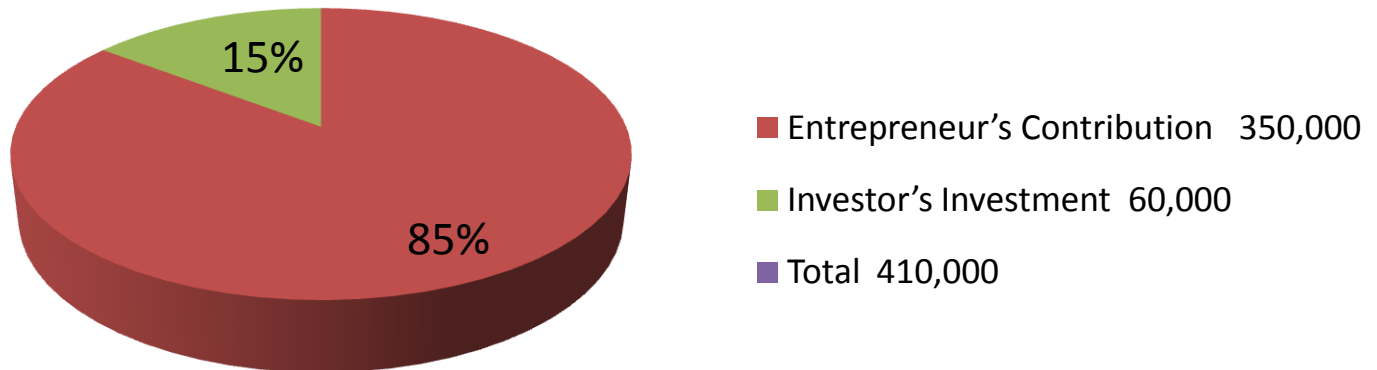
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Different plants	3600	108000	1296000
Total Sales (A)	3600	108000	1296000
Less Variable Expense			
Different plants	2340	70200	842400
Total variable Expense (B)	2,340	70200	842400
Contribution Margin (CM) [C=(A-B)]	1,260	37800	453600
Less Variable Expense			
Rent		250	3000
Salary (self)		5000	60000
Salary(Staff)		22500	270000
Entertainment		250	3000
Mobile bill		300	3600
Total fixed cost (D)		28,300	339600
Net Profit (E)= [C-D]		9,500	114000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Lemon plant	7000	12	84,000	3000	12	36,000	120,000
Mango plant	4000	15	60,000	800	15	12,000	72,000
Ukaletor	6000	5	30,000	550	20	11,000	41,000
Belgium	4000	10	40,000	0	0	0	40,000
Jack fuit plant	800	9	7,200	0	0	0	0
Grapefruit plant	440	20	8,800	0	0	0	8,800
Security	0	0	120,000			0	120,000
Others	0	0	0			1,000	1,000
Total	22240	0	350,000	4350	0	60,000	410,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Different plants	6800	204000	2448000	2570400
Total Sales (A)	6800	204000	2448000	2570400
Less Variable Expense				
Different plants	4420	132600	1591200	1670760
Total variable Expense (B)	4,420	132600	1591200	1670760
Contribution Margin (CM) [C=(A-B)	2,380	71400	856800	899640
Less Variable Expense				
Rent		250	3000	3,000
Salary (self)		5000	60000	60000
Salary(Staff)		47500	570000	570000
Entertainment		250	3000	3000
Mobile bill		400	4800	4300
Total fixed cost (D)		53,400	640,800	640,300
Net Profit (E)= [C-D]		18000	216000	259,340
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	216,000	213,140
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		180,000
	Total Cash Inflow	276000	393140
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	180,000	357140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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





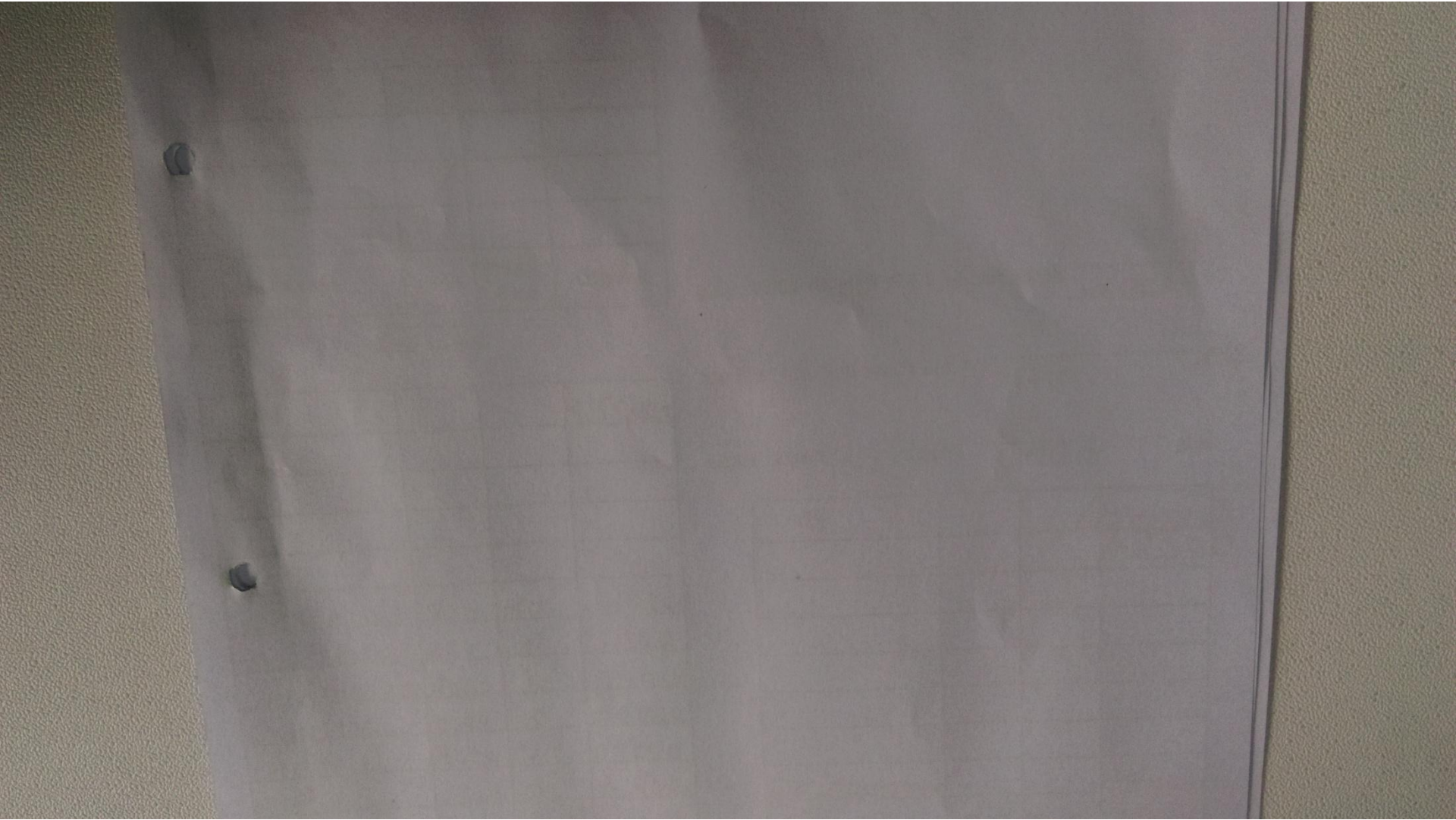












FAMILY PICTURE

