

Proposed NU Business Name: **NASIR ENTERPRISES**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NASIR UDDIN
Age	:	18-01-1992(24 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Garotro P.O: Kodomtoli P.S: Ghatail , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MRS. NURJAHAN
(iii) Father's name	:	AYNAL HAQUE
(iv) GB member's info	:	Branch: Brahmonshason, Centre # 36 (male), Member ID: 5862, Group No: 08 Member since: 11-08-1989 (18 Years) First loan: BDT 2500 Taka.
Further Information:		Existing loan: 50000, Outstanding loan: Null
(v) Who pays GB loan installment	:	None
(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.)	:	None
Business Experiences and Training Info	:	Six years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01752228599
Family's Contact No.	:	01966340310
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYNAL HOQUE Joined Grameen Bank Since 27 Years Ago. At First She Took 2,500 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Rearing And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	NASIR ENTERPRISE
Location	:	Kodomtoli, Ghatail,Tangail.
Total Investment in BDT	:	BDT 115,000
Financing	:	Self BDT 65,000(from existing business) 77% Required Investment BDT 50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15 ft x 18 ft= 270 Square ft
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; Soft Drinks,Biscuit,cosmetics,soap Item,parachut oil,Washing Powder,Etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The shop is Entrepreneur▪Collects goods from Kodomtoli,Ghatail Bazar.▪Agreed grace period is 3 months.

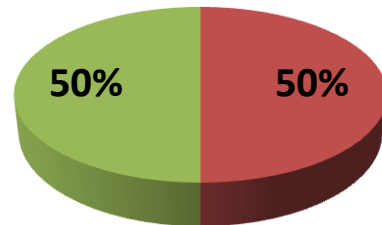
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft Drinks,Biscuit,cosmetics,soap Item,parachut oil,Washing Powder,Etc.	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Soft Drinks,Biscuit,cosmetics,soap Item,parachut oil,Washing Powder,Etc.	2550	76500	918000
Total variable Expense (B)	2550	76500	918000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less. Fixed Expense			
Rent			
Electricity Bill		1850	22200
Mobile Bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		200	2400
Gaurd		150	1800
Total fixed Cost (D)		7600	91200
Net Profit (E) [C-D)		5900	70800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit=10*550,Soft Drinks=10*550,Cosmetics=14000,Soap=5*2880,Washing Powder=10*600,Pepsodent=10*312,parachut=10*190	50000	50000	100000
Total	50000	50000	100000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Soft Drinks,Biscuit,cosmetics,soap Item,parachut oil,Washing Powder,Etc.	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense					
Soft Drinks,Biscuit,cosmetics,soap Item,parachut oil,Washing Powder,Etc.	3400	102000	1224000	1285200	1349460
Total variable Expense (B)	3400	102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent					
Electricity Bill		1850	22200	22200	22200
Mobile Bill		250	3000	3000	3000
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment		250	3000	3000	3000
Guard		150	1800	1800	1800
Depriciation			3000	3000	3000
Total Fixed Cost		7800	96600	96600	96600
Net Profit (E) [C-D)		10200	119400	130200	141540
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	119400	130200	141540
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus		102400	215600
	Total Cash Inflow	172400	235600	360140
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	102400	215600	340140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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



SEVEN
ONE
EIGHT

PEPSI

BRITTO
जोड़-करिए
आपके लिए-सुखी 3 पैकेट
BRITTO
आपके
दोस्तों
के लिए
आपके
दोस्तों









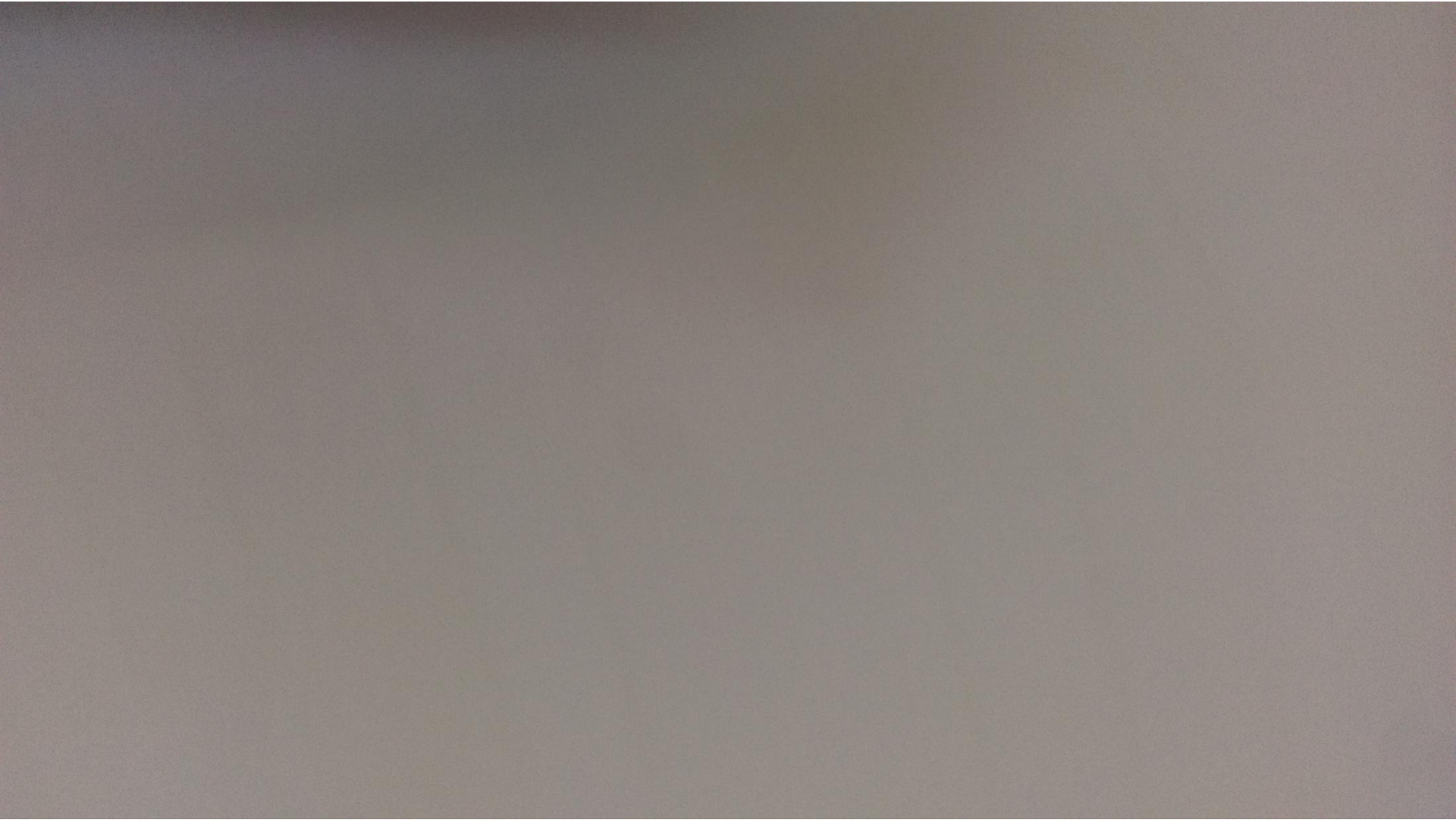






SEVEN
ONE
EIGHT

STATE GOVERNMENT
OFFICE
P.O. NO. 1234
DATE: 15/05/2024



FAMILY PICTURE