

Proposed NU Business Name: **NAHAR ENTERPRISE**



Project identification and prepared by: Romendranath Halдар,
Sonagazi Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOYNAL UDDIN
Age	:	05-05-1997 (20 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Adorsho Gram, P.O: Bhuiyar Bazar, P.S: Sonagazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KANCHON NAHAR
(iii) Father's name	:	KAMAL UDDIN
(iv) GB member's info	:	Branch: Purbo Borodhorli Sonagazi, Centre # 2 (Female), Member ID: 1103, Group No: 02 Member since: 23-05-2011 (06 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 25,780/-
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01864-721163
Mother's Contact No.	:	01813-934830
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KANCHON NAHAR joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAHAR ENTERPRISE
Location	:	Mesfarm, Sonagazi, Feni
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪ Confectionery item wholesaler.▪ Average 10% gain on sales.▪ The business is operating by entrepreneur. Existing 2 employees.▪ Collects goods from Feni.▪ The shop is rented.▪ Agreed grace period is 3 months.

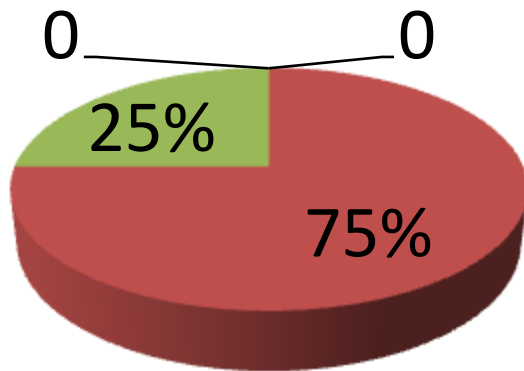
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Confectionery Item	330,000	3,960,000
Total Sales (A)	330,000	3,960,000
Less. Variable Expense		
Confectionery Item	297,000	3,564,000
Total variable Expense (B)	297,000	3,564,000
Contribution Margin (CM) [C=(A-B)]	33,000	396,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	400	4,800
Rent	2,200	26,400
Transportation	2,000	24,000
Guard	200	2,400
Salary (staff)	12,000	144,000
Total fixed Cost (D)	22,600	271,200
Net Profit (E) [C-D]	10,400	124,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biscuit	50	200	10,000	80	200	16,000	26,000
Chanachur	4	1000	4,000	20	1000	20,000	24,000
Cake	15	280	4,200	50	280	14,000	18,200
Toast	20	500	10,000	0	0	0	10,000
Chocolate	20	1000	20,000	0	0	0	20,000
Lichi	8	900	7,200	0	0	0	7,200
Soap	15	1300	19,500	0	0	0	19,500
Washing Powder	10	1200	12,000	0	0	0	12,000
Chips	1	13100	13,100	0	0	0	13,100
Security	1	50000	50,000	0	0	0	50,000
Total	144	69480	150,000	150	1,480	50,000	200,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Confectionery Item	380,000	4,560,000	4,788,000	5,027,400
Total Sales (A)	380,000	4,560,000	4,788,000	5,027,400
Less. Variable Expense				
Confectionery Item	342,000	4,104,000	4,309,200	4,524,660
Total variable Expense (B)	342,000	4,104,000	4,309,200	4,524,660
Contribution Margin (CM) [C=(A-B)]	38,000	456,000	478,800	502,740
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	7,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	400	4,800	5,500	6,000
Rent	2,200	26,400	26,400	26,400
Transportation	2,500	30,000	32,000	34,000
Guard	200	2,400	2,400	2,400
Salary (staff)	12,000	144,000	144,000	144,000
Total Fixed Cost	23,200	278,400	282,800	286,300
Net Profit (E) [C-D]	14,800	177,600	196,000	216,440
Investment Payback		20,000	20,000	20,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	177,600	196,000	216,440
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		157,600	333,600
	Total Cash Inflow	227,600	353,600	550,040
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	157,600	333,600	530,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 03 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

