

# Proposed NU Business Name: **KAMRUL SONAR BANGLA AGRO**

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Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Md. Kamrul islam</b>
Age	:	02-01-1995(22 Years)
Education, till to date	:	S s c
Marital status	:	UnMarried
Children	:	Null
No. of siblings:	:	3 Brothers & 0 Sisters
Address	:	Vill: Rasulpur, P.O: Tangail , P.S: Tangail , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Jahanara begum</b>
(iii) Father's name	:	<b>Late Abdul Kuddus</b>
(iv) GB member's info	:	Branch: , Centre # (Female), Member ID: 7, Group No: Member since: First loan: BDT Existing loan: BDT Outstanding loan: BDT Father No
Further Information:		No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	Seven years experience in running business. He has no training in this business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	0163-252878
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Jahanara Begum joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

## Proposed Nobin Udyokta Business Info

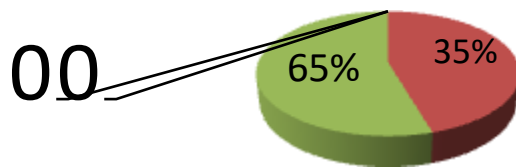
Business Name	:	<b>Kamrul Sonar bangla agro spare</b>
Location	:	Rasul pur ,tangail , tangail,Tangail.
Total Investment in BDT	:	BDT 726850
Financing	:	Self BDT 476850 (from existing business) 65% Required Investment BDT 250000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 10000
Proposed Salary	:	BDT 120000
Size of shop	:	6ft x 12ft= 72square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Vela thoyed , Rase, Odoba , Birat, Korothin etc.</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Kalihati, Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Vela thoyed, Rase, Odoba, Korthin, Bjrath, Korphuran etc	6,000	180,000	2,160,000
	<b>6,000</b>	180,000	2,160,000
<b>Less. Variable Expense</b>		0	0
Vela thoyed, Rase, Odoba, Korthin, Bjrath, Korphuran etc	5,100	153,000	1,836,000
<b>Total variable Expense (B)</b>	<b>5,100</b>	153,000	1,836,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	27,000	324,000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		300	3,600
Transportation		2,000	24,000
Salary (self)		7000	84,000
Salary (self)		5,000	60,000
Entertainment		600	7,200
Generator Bill			0
Mobile Bill		400	4,800
Generator Bill			0
<b>Total fixed Cost (D)</b>		15800	189600
<b>Net Profit (E) [C-D]</b>		11,200	134,400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Vela thoyed	8	1800	14,400			0	14,400
Rase	10	1600	16,000			0	16,000
Odoba	3	9000	27,000			0	27,000
Birat	6	2000	12,000			0	12,000
Korthin	10	4400	44,000			0	44,000
Korphuran	4	1400	5,600			0	5,600
Magnasium	15	250	3,750			0	3,750
Salphar	11	1500	16,500			0	16,500
Modibas	7	1400	9,800			0	9,800
Mondisas	3	4900	14,700			0	14,700
Korksolsupre	3	2000	6,000			0	6,000
seed			120,000			145,000	265,000
spare machine	20	1050	21,000	100	1050	105,000	126,000
zipsam	16	6000	96,000			0	96,000
Vaital	3	3500	10,500			0	10,500
Rodex	7	1400	9,800			0	9,800
Joymeg	900	22	19,800			0	19,800
<b>other</b>			30000				
			476,850			250,000	726,850

## Source of Finance



Entrepreneur Contribution	476,850
Investors Investment	250,000
<b>Total Investment</b>	<b>726850</b>

# Financial Projection (BDT)

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Vela thoyed, Rase, Odoba,Korthin, Bjrati, Korphuran etc		165,000	1,980,000	2,079,000	2,182,950
<b>Total Sales (A)</b>		<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>	<b>2,182,950</b>
<b>Less. Variable Expense</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Vela thoyed, Rase, Odoba,Korthin, Bjrati, Korphuran etc		115,500	1,386,000	1,455,300	1,528,065
<b>Total variable Expense (B)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>49,500</b>	<b>594,000</b>	<b>623,700</b>	<b>654,885</b>
<b>Less. Fixed Expense</b>				<b>0</b>	
Rent		500	6,000	6,000	6,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		2,000	24,000	24,000	24,000
Salary (self)		7000	84,000	84,000	84,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		600	7,200	7,200	7,200
Generator Bill			0	0	0
Mobile Bill		400	4,800	4,800	4,800
Generator Bill			0	0	0
<b>Total fixed Cost (D)</b>		<b>15800</b>	<b>189600</b>	<b>189,600</b>	<b>189,600</b>
<b>Net Profit (E) [C-D]</b>		<b>33,700</b>	<b>404,400</b>	<b>424,620</b>	<b>404,400</b>
<b>Payback</b>			<b>80000</b>	<b>80000</b>	<b>80000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	404,400	424,620	404,400
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		324,400	669,020
	<b>Total Cash Inflow</b>	<b>604,400</b>	<b>749,020</b>	<b>1,073,420</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>324,400</b>	<b>669,020</b>	<b>993,420</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 7Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

সেনার বাংলা এগ্রো স্প্রেয়ারস্

প্রোঃ মোঃ কামরুল ইসলাম

এখানে যাবতীয় সবজী বীজ, কীটনাশক, স্প্রে মেশিন, স্প্রে যন্ত্রাংশ পাইকারী ও খুচরা বিক্রয় করা হয়

কামরুল - ০১৯৩৬-১০৯৯৮৭, জাকির হোসেন টিউ - ০১৭১৪-৪৬২৯৩৪



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# FAMILY PICTURE

