

Proposed NU Business Name: **ALL SQUARE NURSERY**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOFIZUL ISLAM DOLLAR
Age	:	03-07-1982 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: Dhopapara, P.O: Dhopapara, P.S: Puthiya, Dist: Rajshahi
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. MOMENA BEGUM
(iii) Father's name	:	MD. LATE ROFIKUL ISLAM
(iv) GB member's info	:	Branch: Jiopara, Puthiya Centre # 28 (Female), Member ID: 3203, Group No: 04 Member since: 1995 (11 Years) First loan: BDT - 3000
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	:	16 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.	:	01768-927228
Mother's Contact No.	:	01558-824570
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOMENA BEGUM joined Grameen Bank since 11 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALL SQUARE NURSERY
Location	:	East dhopapara, puthia
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 400,000/-(from existing business) 80% Required Investment BDT 1,00,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 katha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Nursery.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Different tree plants	8100	243000	2916000
Total Sales (A)	8100	243000	2916000
Less Variable Expense			
Different tree plants	6885	206550	2478600
Total variable Expense (B)	6,885	206550	2478600
Contribution Margin (CM) [C=(A-B)]	1,215	36450	437400
Less Variable Expense			
Transportation		10,000	120000
Salary (self)		5000	60000
Salary(Staff)		12000	144000
Entertainment		1000	12000
Insecticides		3500	42000
Mobile bill		400	4800
Total fixed cost (D)		28,400	340800
Net Profit (E)= [C-D]		8,050	96600

Investment Breakdown

Particulars	Existing	Proposed	Total
Mango,Guava, Lichee,Olive, etc fruits plant	385,000	0	385000
Flower plant	15,000		115000
Lease, Seed, Fertilizer, Insecticides		100,000	100,000
	400,000	100,000	500000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Different tree plants	11000	330000	3960000	4158000
Total Sales (A)	11000	330000	3960000	4158000
Less Variable Expense				
Different tree plants	9350	280500	3366000	3534300
Total variable Expense (B)	9,350	280500	3366000	3534300
Contribution Margin (CM) [C=(A-B)]	1,650	49500	594000	623700
Less Variable Expense				
Transportation		11,000	132,000	133,000
Salary (self)		5000	60000	60000
Salary(Staff)		12000	144000	144000
Entertainment		1000	12000	12000
Insecticides		4000	48000	49000
Mobile bill		500	6000	6500
Total fixed cost (D)		33,500	402,000	404,500
Net Profit (E)= [C-D]		16000	192000	219,200
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	192,000	219,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,000
	Total Cash Inflow	292000	351200
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	132,000	291200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ মফিজুল ইসলাম ডলার
 Name: Md. Mofizul Islam Dollar
 পিতা: মৃত হাবিবুল ইসলাম
 মাতা: মোঃ মনোজ বেগম
 Date of Birth: 03 Aug 1982
 ID NO: 8118254692935

শাখার নাম : ...
 তারিখ : ০৬/০৮/১৬

প্রত্যয়ন পত্র

ই মর্মে প্রত্যয়ন করিতেছি যে ...
 ... ডাকঘর ...
 ... জেলা : ...
 ... কেন্দ্র নং ... গ্রাম নং ...
 ... সাপ্তাহিক প্রার্থী ...

Molab
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার - মুচিব, ...
 খাজনা ...
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FAMILY PICTURE

