

## Proposed NU Business Name: **POLASH ARRANGE**



Project identification and prepared by: Md Bellal Hossen  
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



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

Name	:	<b>MD NASIR UDDIN</b>
Age	:	01-01-1992 (24 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Ramnagar, P.O: Ramnagar , P.S: Dagonbhuiyan , 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	:	<b>BIBI JAHURA</b>
(iii) Father's name	:	<b>ABUL KHAYER</b>
(iv) GB member's info	:	Branch :Dagonbhuiyan , Centre : 30 (Female), Member ID: 2740 , Group No: 03 Member since: 24-05-2004 (06 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 10000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(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	:	04 years experience in running business. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01840-031496
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI JAHURA** joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>POLASH ARRANGE</b>
Location	:	Hasem Plaza, Badher Gora
Total Investment in BDT	:	BDT 410000/-
Financing	:	Self BDT 330000/- (from existing business) 80% Required Investment BDT 80000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 13 ft= 169 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Lighting, Generator, Computer, Halogen light</li><li>▪Average 50% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Chitttagang.</li><li>▪Agreed grace period is 3 months.</li></ul>

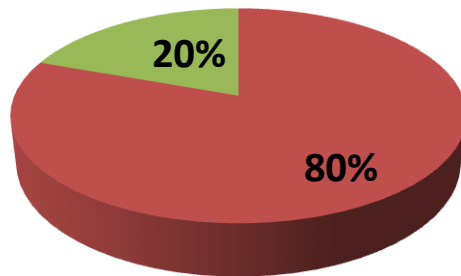
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Lighting, Generator, Computer, Halogen light	1200	36000	432000
<b>Total Sales (A)</b>	1200	36000	432000
<b>Less Variable Expense</b>			
Lighting, Generator, Computer, Halogen light	600	18000	216000
<b>Total variable Expense (B)</b>	600	18000	216000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		700	8400
Salary (self)		5000	60000
Entertainment		100	1200
Guard		50	600
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		7,800	93600
<b>Net Profit (E)= [C-D]</b>		10,200	122400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Lighting	1	1	100,000		0	0	100,000
Generator	2	50000	100,000	0	0	0	100,000
Computer	1	15000	15,000	0	0	0	15,000
Speaker box	2	25000	50,000	0	0	0	50,000
Hogaen light	10	250	2,500	0	0	0	2,500
Fargan light	5	3500	17,500	0	0	0	17,500
Stand fan	2	4000	8,000	0	0	0	8,000
Tube light	100	70	7,000	0	0	0	7,000
Security	1	30000	30,000	0	0	0	30,000
Generator	0	0	0	1	80,000	80,000	80,000
<b>Total</b>	<b>124</b>	<b>0</b>	<b>330,000</b>	<b>1</b>	<b>0</b>	<b>80,000</b>	<b>410,000</b>

## Source of Finance



- Entrepreneur's Contribution 330,000
- Investor's Investment 80,000
- Total 410,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Lighting, Generator, Computer, Halogen light	2200	66000	792000	831600	873180
<b>Total Sales (A)</b>	2200	66000	792000	831600	873180
<b>Less Variable Expense</b>					
Lighting, Generator, Computer, Halogen light	1100	33000	396000	415800	436590
<b>Total variable Expense (B)</b>	1,100	33000	396000	415800	436590
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,100	33000	396000	415800	436590
<b>Less Variable Expense</b>					
Rent		1,000	12000	12,000	12000
Electricity bill		800	9600	10100	10600
Transportation		900	10800	11,300	11800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Guard		50	600	600	600
Generator		150	1800	1800	1800
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		13,400	159,000	160,100	161200
<b>Net Profit (E)= [C-D]</b>		19600	235200	255,700	275390
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<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	80,000		
1.2	Net Profit	193,800	213,400	232145
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		161,800	343200
	<b>Total Cash Inflow</b>	<b>273800</b>	<b>375200</b>	<b>575345</b>
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32000</b>	<b>32000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>161,800</b>	<b>343200</b>	<b>543345</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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













# FAMILY PICTURE



**পলাশ  
এরেঞ্জ**

প্রোঃ মোহাম্মদ পলাশ  
০১৮৪০-০৩১৪৯৬

এখানে বিয়ে জন্মদিন সহ যে কোন অনুষ্ঠানে ভিডিও, লাইটিং  
ভাড়া দেওয়া হয়, এবং বিয়ের গাড়ী স্টেইজ সাজানো  
ও স্টেড সিস্টেম ভাড়া দেওয়া হয়।

Four small images are arranged in a 2x2 grid, showing various wedding venues and services, including a large hall, a stage, and a car.

সেম প্লাজা  
গাড়া, দাগনভূঞা, ফেনী  
১৮১৬-১১৫১১০.

পরের জেলা  
স্বপ্নময়

টাকা পাঠাই  
ফোনে ফোনে

ফাস্ট সে  
শিওরক্যাশ

ফাস্ট লিকিউরিটি ইসলামী ব্যাংক লি.  
FIRST SECURITY ISLAM BANK LTD.

An advertisement for First Security Islamic Bank Ltd. featuring a man in a green shirt holding a mobile phone. The text is in Bengali and English, promoting mobile banking services.