

**Proposed NU Business Name: NUR HOSSAIN AGRO FARM**

Project identification and prepared by: Golam Rasul,  
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>AZIMUDDIN</b>
Age	:	01-01-1992 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	4 Brother
Address	:	Vill: Vubongora P.O: Rekabi bazar P.S: Munshiganj Sadar ,Dist: Munshiganj
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>MONOWARA BEGUM</b>
(iii) Father's name	:	<b>SULTANUDDIN</b>
(iv) GB member's info	:	Branch: : Ponchosar Centre # 66 (Female), Member ID: 6321/2, Group No: 02 Member since: 01-02-2003( 07 Years) First loan: BDT 10,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 0/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has training Two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01611-941141
Father's Contact No.	:	01964-428725
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOWARA BEGUM** joined Grameen Bank since 07 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	:	<b>NUR HOSSAIN AGRO FARM</b>
Location	:	Vubongora, Rekabi bazar, Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 172,420/-
Financing	:	Self BDT 92,420(from existing business) 54 % Required Investment BDT 80,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Koyel paki, etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Norshindi.</li><li>▪Agreed grace period is 3 months.</li></ul>

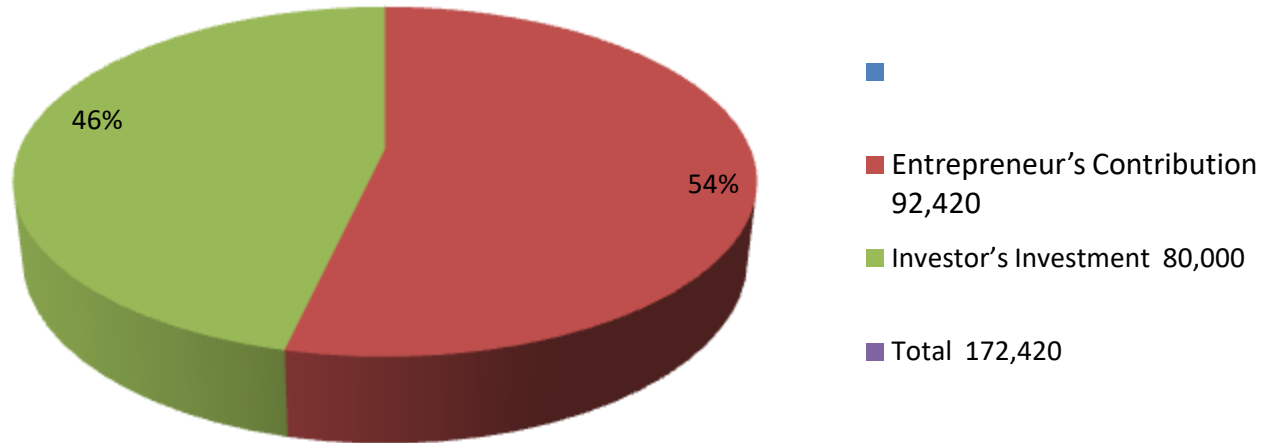
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments item	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Garments item	1,400	42,000	504,000
<b>Total variable Expense (B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Transport		2,000	24,000
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		3,000	36,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>11,600</b>	<b>139,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,400</b>	<b>76,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Koyel Pakhi (2000*40)	80,000	72,000	152,000
Food (6*2070)	12,420	8,000	20,420
Other			
<b>Total</b>	<b>92,420</b>	<b>80,000</b>	<b>172,420</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Garments item	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Less. Variable Expense</b>					
Garments item	1,750	52,500	630,000	661,500	694,575
<b>Total variable Expense (B)</b>	<b>1,750</b>	<b>52,500</b>	<b>630,000</b>	<b>661,500</b>	<b>694,575</b>
<b>Contribution Margin (CM)</b> [C=(A-B)]	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
Transport		2,000	24,000	24,200	24,400
Electricity Bill		1,000	12,000	12,000	12,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	3,700	3,800
<b>Total Fixed Cost</b>		<b>11,600</b>	<b>139,200</b>	<b>139,600</b>	<b>140,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,900</b>	<b>130,800</b>	<b>143,900</b>	<b>157,675</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	<b>130,800</b>	<b>143,900</b>	<b>157,675</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		98,800	210,700
	<b>Total Cash Inflow</b>	<b>210,800</b>	<b>242,700</b>	<b>368,375</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>98,800</b>	<b>210,700</b>	<b>336,375</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

















জিএমসিআইসি পবননির্মাণ কর্মস

# নূর হোসেন এগ্রো ফার্মস

এখানে কোয়েল পাখির ডিম ও কোয়েল পাখি  
গোস্তজাত হিসেবে বিক্রি করা হয়  
স্থান : ভূবনগড়া, রিকাবী বাজার, মুন্সীগঞ্জ।  
প্রোপ্রাইটর : মোঃ আজিম উদ্দিন  
মোবাইল : ০১৯৮৬-৭৭৯৮৪২, ০১৭২৮-৩৫২৯৯৩







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টিকিঃ মোঃ আজিম উদ্দিন  
৯৮৬-৭৭৯৮৪২, ০১৭২৮-৩৫২৯৯৩







# FAMILY PICTURE