

Proposed NU Business Name: **MUKTA ENTERPRISE**



Project identification and prepared by: Md.Kazem Uddin,
Bason Unit, Gazipur

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NAZMUL HASAN TUSAR
Age	:	22-12-1992 (23 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	None
No. of siblings:	:	1 Brother & 1 Sister
Present Address		Vill: Kuniya, P.O: National Univercity ;P.S: Gazipur Sador ;Dist: Gzipur
Parmanent Address		Vill :Kuniya ; P.O: National Univercity , P.S: : Gazipur Sador :Dist:Gzipur
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. NURUN NAHER
(iii) Father's name	:	MD. GOLAM MOSTOFA
(iv) GB member's info	:	Branch: Gacha, Centre # 97 (Female), Member ID: 10171, Group No: 03; Member since: 02-03-1996 (22 Years)
Further Information:		First loan: 5000 Existing loan: 4,50,000 Outstanding loan: 2,76,000
(v) Who pays GB loan installment		Father
(vi) Mobile lady	:	
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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(iii) Father's name	:	MD GOLAM MOSTOFA
(iv) GB member's info	:	Branch: Gacha, Centre # 97(Female), Member ID: 10171 , Group No: 03 Member since: 02-03-1996 (22 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 4,50,000/-, Outstanding loan: BDT 2,76,000
(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	:	3 years experience in running business. He has no trained
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01684740708
Fathers Contact No.	:	01714327831
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURUN NAHER is a member of Grameen Bank. since 22 years. At first he took 5000 taka loan from Grameen Bank. **NURUN NAHER** gradually took loan from GB. Utilize loan in Buying Cow.

Proposed Nobin Udyokta Business Info

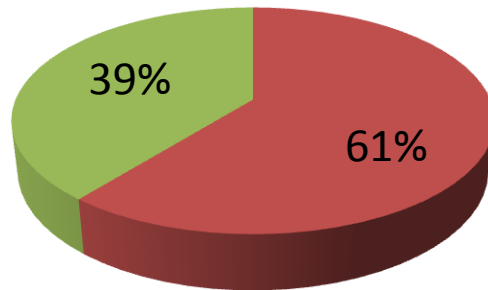
Business Name	:	MUKTA ENTERPRISE
Location	:	Kuniya
Total Investment in BDT	:	BDT =2,55,000
Financing	:	Self BDT 1,55,000 (from existing business) 61 % Required Investment BDT 1,00,000(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size Of Shop	:	10 ft *10 ft=100 Square ft.
Security Of The Shop	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like ,Rice,Dal,Soap,Oil,Cosmetics Item etc.▪The business is operating by entrepreneur. Existing No employee.▪Collects goods from Board Bazzar .▪The shop is Own.▪Average Gain on Sale 14%▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,Dal,Soap,Oil,Cosmetics Item etc.	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Rice,Dal,Soap,Oil,Cosmetics Item etc.	2580	77400	928800
Total variable Expense (B)	2580	77400	928800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less. Fixed Expense			
Rent		-	-
Electricity Bill		300	3600
Mobile bill		200	2400
Transportation		300	3600
Entertainment		100	1200
Generator		100	1200
Salary(Self)		5000	60000
Total fixed Cost(D)		6000	72000
Net Profit(E) [C-D]		6600	79200

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Grocery Item	77,700	90000	2,17,700
Cosmetics Item	37,300	10,000	47300
Fridge	40,000	0	40,000
Total:	1,55,000	1,00,000	2,55,000



- Entrepreneur's Contribution 155,000
- Investor's Investment 100,000
- Total 255,000

Financial Projection

Particular	Daily	Monthly	1st Year	2 nd Year
Revenue (sales)				
Rice,Dal,Soap,Oil,Cosmetics Item etc	4000	120000	1440000	1512000
Total Sales (A)	4000	120000	1440000	1512000
Less. Variable Expense				
Rice,Dal,Soap,Oil,Cosmetics Item etc	3440	103200	1238400	1300320
Total variable Expense (B)	3440	103200	1238400	1300320
Contribution Margin (CM) [C=(A-B)]	560	16800	201600	211680
Less. Fixed Expense				
Electricity Bill		300	3600	3700
Mobile bill		250	3000	3000
Transportation		500	6000	6000
Entertainment		100	1200	1300
Generator		100	1200	1200
Salary(Self)		5000	60000	60000
Total fixed Cost(D)		6250	75000	75200
Net Profit(E) [C-D]		10550	126600	136480
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	126,600	136,480
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		66,600
	Total Cash Inflow	226600	203080
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	66,600	143080

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0,Others:01
Experience & Skill : 3 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
Local competitors;

Pictures



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

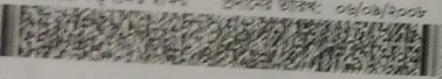


নাম: মোঃ নাভিমুল হাসান তুসার
 Name: MD. NAZMUL HASAN TUSAR
 পিতা: মোঃ গোলাম মোস্তফা
 মাতা: মোসাম্মত নুরন নাহার

Date of Birth: 22 Dec 1992
 ID NO: 19923313031000518

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
 কোনো পক্ষের সৈন্যে অন্য কার্ডে শেখা অফিসে করা সৈন্যের জন্য অনুমোদিত করা হল।
 ঠিকানা: গান্ধী সড়ক, কুমিল্লা, কুমিল্লা, ভারতবর্ষ: জাতীয় বিশ্ববিদ্যালয় - ১৭০৮,
 গান্ধীপুর সড়ক, গান্ধীপুর

প্রদানের তারিখ: ০৬/০৬/২০০৮



স্বাক্ষর হেতু

২০/১২/১৭

জামি বেগম, সুন্দরবন জেলা! মোঃ গিয়াস
 হোসেন নামে পরিচিত জন স্বাক্ষরিত।
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