

## Proposed NU Business Name: **NUPUR ENTERPRISE**



Project identification and prepared by: Md. Abdul Auwal,  
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



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

Name	:	<b>SREE NOBOKUMAR SUTRADHAR</b>
Age	:	25-03-1982 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Basudebpur, P.O: Fultola, P.S: Charghat, 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	:	<b>ANJALI RANI</b>
(iii) Father's name	:	<b>LATE SREE NARAYAN SUTRADHAR</b>
(iv) GB member's info	:	Branch: Arani Bagha, Centre # 83 (Female), Member ID: 5435/5, Group No:02 Member since:15-07-1999 (17 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 10311
(v) Who pays GB loan installment	:	Brother
(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	:	14 years experience in running business. Own business 4 Years He has 1 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726433399
Mother's Contact No.	:	01759586374
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANJALI RANI** joined Grameen Bank since 17 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	:	<b>NUPUR ENTERPRISE</b>
Location	:	Arani
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10t x 25 ft= 250 square 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; Plank,Small plank,Cot, etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Locality.</li><li>▪Agreed grace period is 3 months.</li></ul>

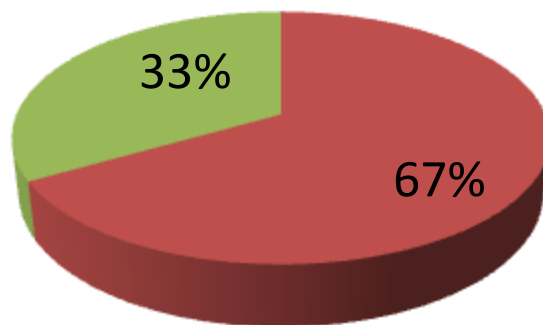
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Plank,Small plank,Cot ,etc	3800	114000	1368000
<b>Total Sales (A)</b>	3800	114000	1368000
<b>Less Variable Expense</b>			
Plank,Small plank,Cot ,etc	2660	79800	957600
<b>Total variable Expense (B)</b>	2,660	79800	957600
<b>Contribution Margin (CM) [C=(A-B)</b>	1,140	34200	410400
<b>Less Variable Expense</b>			
Electricity bill		350	4200
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		17000	204000
Entertainment		200	2400
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		25,950	311400
<b>Net Profit (E)= [C-D]</b>		8,250	99000

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Plank	12	600	7,200	0	0	0	7,200
Small plank	8	1500	12,000	0	0	0	12,000
Cot	2	30000	60,000	0	0	0	60,000
Mehogoni wood	10	1500	15,000	0	0	0	15,000
Shishu wood	5	1000	5,000			0	5,000
Router	0	0	0		15000	15,000	15,000
Planner	0	0	0		5000	5,000	5,000
Wood	0	0	0		0	30,000	30,000
Others	0	0	800			0	800
<b>Total</b>		<b>0</b>	<b>100,000</b>		<b>0</b>	<b>50,000</b>	<b>150,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Plank,Small plank,Cot ,etc	5400	162000	1944000	2041200
<b>Total Sales (A)</b>	5400	162000	1944000	2041200
<b>Less Variable Expense</b>				
Plank,Small plank,Cot ,etc	3780	113400	1360800	1428840
<b>Total variable Expense (B)</b>	3,780	113400	1360800	1428840
<b>Contribution Margin (CM) [C=(A-B)</b>	1,620	48600	583200	612360
<b>Less Variable Expense</b>				
Electricity bill		450	5400	5600
Transportation		4,000	48,000	49,000
Salary (self)		5000	60000	60000
Salary(Staff)		22000	264000	264000
Entertainment		200	2400	2400
Mobile bill		450	5400	5600
<b>Total fixed cost (D)</b>		32,100	385,200	386,600
<b>Net Profit (E)= [C-D]</b>		16500	198000	225,760
Investment Payback			<b>30,000</b>	<b>30,000</b>



## 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	50,000	
1.2	Net Profit	385,200	386,600
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		355,200
	<b>Total Cash Inflow</b>	435200	741800
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	355,200	711800

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 14 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

