

Proposed NU Business Name: **SADIA ENTERPRISE**



Project identification and prepared by: Md Shahidul Islam
Bagha, Rajshahi Unit

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SIDDIK ALI
Age	:	27-10-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Maliandoho, P.O: Kishorpur, P.S: Bagha, 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	:	MOMOTA BEGUM
(iii) Father's name	:	MD ANSAR ALLI
(iv) GB member's info	:	Branch: Monigram, Centre # 28 (Female), Member ID: 6780/1, Group No: 10 Member since: 15-03-1996 (18 Years) First loan: BDT 10,000 Taka.
Further Information:		Existing loan: BDT 25,000/-, Outstanding loan: 20,290/-
(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.)	:	None
Business Experiences and Training Info	:	15 years experience in running business. 15 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-743853
Family's Contact No.	:	01792-884552
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTA BEGUM Joined Grameen Bank Since 18 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	:	SADIA ENTERPRISE
Location	:	Maliandoho, Bagha, Rajshahi
Total Investment in BDT	:	BDT 70,000
Financing	:	Self BDT 20,000 (from existing business) 29% Required Investment BDT 50,000 (as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft x 20 ft= 400 Square ft
\Implementation	:	<ul style="list-style-type: none">▪Currently run a confectionery shop.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪The farm is owned.▪Collects goods from Bagha Bazaar.▪Agreed grace period is 3 months.

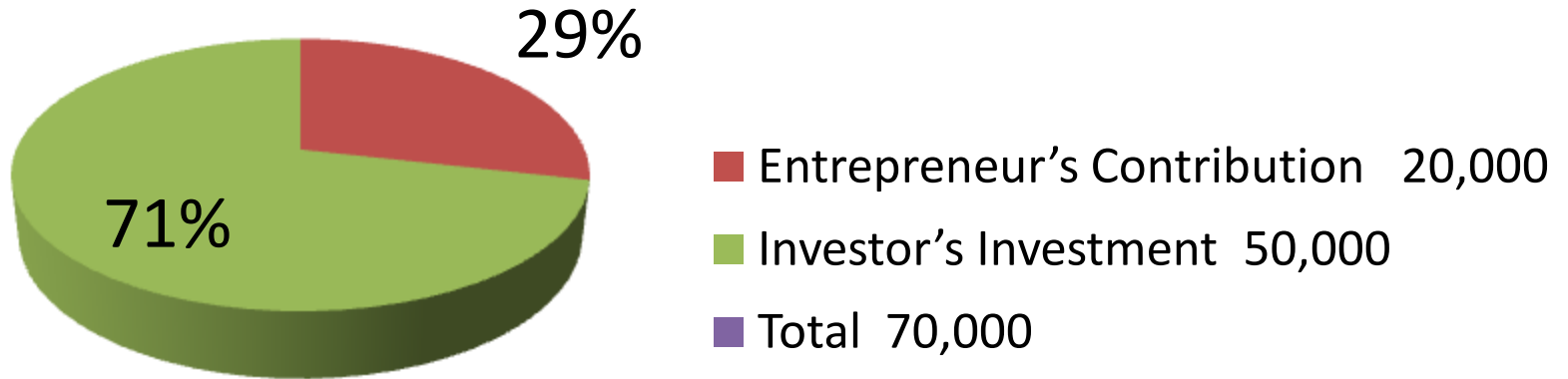
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Confectionery Item	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		4,000	48,000
Transportation		300	3,600
Total fixed Cost (D)		4,900	58,800
Net Profit (E) [C-D]		4,100	49,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chanachur	100	15	1,500	0	0	0	1,500
Biscuit	150	20	3,000	0	500	0	3,000
Oil	40	100	4,000	5	1800	9,000	13,000
Soap	100	20	2,000	10	1100	11,000	13,000
Detergent	50	30	1,500	0	0	0	1,500
Potato	100	10	1,000	0	0	0	1,000
Soft Drinks	50	30	1,500	100	30	3,000	4,500
Others	1	5500	5,500	1	10900	10,900	16,400
Rice	0	0	0	5	2500	12,500	12,500
Pulse	0	0	0	2	1800	3,600	3,600
Total	591		20,000	123		50,000	70,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Confectionery Item	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Confectionery Item	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		4,000	48,000	48,000	48,000
Transportation		400	4,800	6,000	7,000
Total Fixed Cost		5,100	61,200	63,500	65,500
Net Profit (E) [C-D]		9,900	118,800	125,500	132,950
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	118,800	125,500	132,950
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		98,800	204,300
	Total Cash Inflow	168,800	224,300	337,250
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	98,800	204,300	317,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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





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FAMILY PICTURE

