

Proposed NU Business Name: **SAGOR ENTERPRIZE**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAGOR DAS
Age	:	01-01-1985 (32Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Brothers,
Address	:	Vill: Pothail P.O: Rajabari P.S: Keraniganj Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUCHITRA RANI DAS
(iii) Father's name	:	SUKH DEB DAS
(iv) GB member's info	:	Branch :Basta Centre 7 (Female), Member ID: 1114/2, Group No: 01 Member since: 02-08-2001(08 years) First loan: BDT 10000
Further Information:		Existing loan: BDT Nill, Outstanding Loan: Nill
(v) Who pays GB loan installment	:	Own
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.10 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01826676625
Family's Contact No.	:	01712181907
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUCHITRA RANI DAS joined Grameen Bank since 08 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

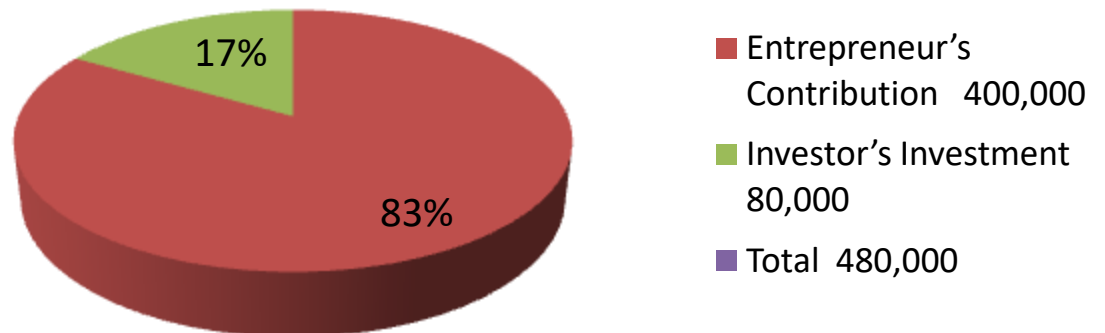
Business Name	:	SAGOR ENTERPRIZE
Location	:	Pothaile, Dhaka
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 400000/- (from existing business) 83% Required Investment BDT 80,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	65 ft x 18 ft= 1170 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Lather Business.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 03 employee.▪The shop is owned.▪Collects goods from Hajaribag.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Lather Business.	4300	129000	1548000
		0	0
Total Sales(A)	4300	129000	1548000
Less Variable Expense (B)			0
Lather Business.	3440	103200	1238400
Total Variable Expense	3440	103200	1238400
Contribution Margin (CM) [C=(A-B)]	860	25800	309600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		15000	180000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		21300	255600
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Lather	200	2000	400,000	40	2000	80,000	480,000
							8,560
							0
Security						0	0
			0			0	0
	128	2000	400,000	40	2000	80,000	480000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Lether Business.	4800	144000	1728000	1814400	1905120
		0	0	0	0
Total Sales(A)	4800	144000	1728000	1814400	1905120
Less Variable Expense (B)					
Lether Business.	3840	115200	1382400	1451520	1524096
Total Variable Expense	3840	115200	1382400	1451520	1524096
Contributon Margin (CM) [C=(A-B)]	960	28800	345600	362880	381024
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		21300	255600	256180	256769
Net Profit (E)= [C-D]		7500	90000	94500	99225
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58000	120500
	Total Cash Inflow	170,000	152,500	219,725
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	58,000	120,500	187,725

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:03
Experience & Skill : 10 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















FAMILY PICTURE

