

Proposed NU Business Name: SADMAN BASTRALOY



Project identification and prepared by: Md. Nasir Khan
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: SOFIKUL ISLAM
Age	:	08-007-1982(34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Boy
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Baneajan P.O: Boldiata Bazar P.S: Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: HASNA Begum
(iii) Father's name	:	MD: FOZLUL HOQ
(iv) GB member's info	:	Branch: Nolhara modupur , Centre # 27 (Female), Member ID: 1843, Group No: 02 Member since: 1987-2014 (27 years) First loan: BDT 1,000 Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 00
(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	:	01 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01931-504054
Family's Contact No.	:	01984-273588
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: HASNA BEGUM Joined Grameen Bank Since 27 Years Ago. At First She Took 1,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SADMAN BASTRALOY
Location	:	Baneajan Bastand Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 111,500
Financing	:	Self BDT 71,500(from existing business) 64% Required Investment BDT 40,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 12ft= 120 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three pices, Sart, Lungi, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbari.▪Agreed grace period is 3 months.

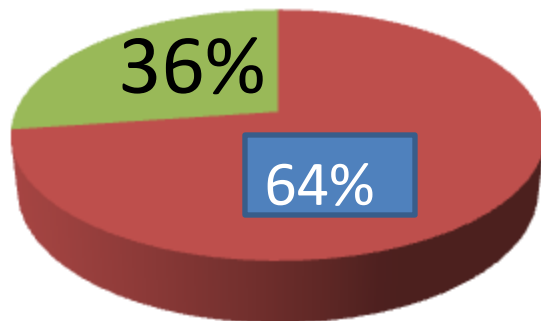
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pices, Shart, LAngi, etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Three pices, Shart, Langi, etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		0	0
Transportation		1,000	12,000
Entertainment		300	3,600
Genaretor		0	0
Bank service Charge		0	0
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		4,700	56,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Three pices	5p	700	3,500			20,000	23,500
Shart	10p	400	4,000			10,000	14,000
Lungi	20p	300	6,000			10,000	16,000
Panjabi	6p	500	3,000				
Others			5,000				
Security			50,000				50,000
Total			71,500			40,000	111,500

Source of Finance



Entrepreneur
Investment:71,500
Investor Investment40,000
Total Investment:111,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Narish food,vushi,Bish, etc	2,500	75,000	900,000	945,000
Total Sales (A)	2,500	75,000	900,000	945,000
Less. Variable Expense				
Narish food,vushi,Bish, etc				
	2,000	60,000	720,000	756,000
Total variable Expense(B)	2,000	60,000	720,000	756,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		200	2,400	2,400
Mobile Bill		300	3,600	3,800
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		500	6,000	6,000
Genaretor		0	0	0
Salary(staff)		0	0	0
Total Fixed Cost		8,000	96,000	98,200
Net Profit (E) [C-D]		7,000	84,000	90,800
Investment Payback			24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	84,000	90,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus	0	60,000
	Total Cash Inflow	124,000	150,800
2	Cash Outflow		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
	Total Cash Outflow	64,000	24,000
3	Net Cash Surplus	60,000	126,800

SWOT ANALYSIS

STRENGTH

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

