

Proposed NU Business Name: **SAMAD ENTERPRISE**

২য় দফার আবেদন

Project identification and prepared by: Md Mofazzal hossain.

Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD ABDUS SAMAD</b>
Age	:	03-04-1981 (29 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2Brother 0 Sister
Address	:	Vill: Uttor badda P.O: kokdohora P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father:
(ii) Mother's name	:	<b>MST SAHER <input checked="" type="checkbox"/> UM</b>
(iii) Father's name	:	<b>MD SAID BADSHA</b>
(iv) GB member's info	:	Branch:Elenga Centre # (Female), Member ID: Group No: 04 Member since: 03-05-2004(12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 0
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	07 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01735-641390
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

SAHERA BEGUM joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

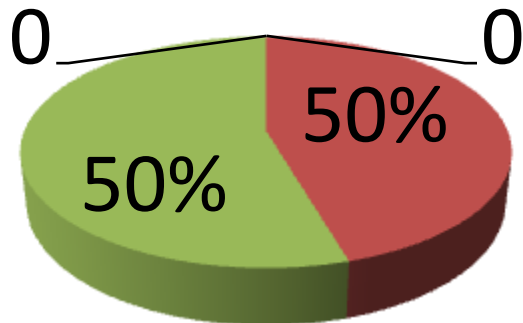
Business Name	:	: <b>SAMAD ENTERPRISE</b>
Location	:	Kok dohora bazar ,Elenga , kalihati , Tangail .
Total Investment in BDT	:	BDT 200000
Financing	:	Self BDT 100000 (from existing business) 50% Required Investment BDT 100000 (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 10.000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪.</li><li>▪Average 60% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Auto	1,200	36,000	432,000
	1,200	36,000	432,000
<b>Less. Variable Expense</b>			
Auto	600	18,000	216,000
<b>Total variable Expense (B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		3000	36,000
Transportation		0	0
Salary (self)		8000	96,000
Salary (stuff)		0	0
Entertainment		0	0
Guard		0	0
Generator Bill		0	0
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>11200</b>	<b>134400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,800</b>	<b>81,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Auto	1	100000	100000	1	100000	100000	200000
			0			0	0
							0
			<b>100000</b>			100,000	<b>200000</b>

## Source of Finance



Entrepreneur Contribution	100,000
Investors Investment	100,000
<b>Total Investment</b>	<b>200000</b>

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
Auto	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Variable Expense</b>					
Auto	750	22,500	270,000	283,500	297,675
<b>Total variable Expense (B)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		3000	36,000	36,000	36,000
Transportation		0	0	0	0
Salary (self)		8000	96,000	96,000	96,000
Salary (stuff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>11200</b>	<b>134,400</b>	<b>134,400</b>	<b>134,400</b>
<b>Net Profit (E) [C-D]</b>		<b>11,300</b>	<b>135,600</b>	<b>142,380</b>	<b>135,600</b>
<b>Payback</b>			<b>40000</b>	<b>40000</b>	<b>40000</b>



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	135,600	142,380	135,600
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		95,600	197,980
	<b>Total Cash Inflow</b>	<b>235,600</b>	<b>237,980</b>	<b>333,580</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>95,600</b>	<b>197,980</b>	<b>293,580</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0,Experience & Skill : 05 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

প্রস্তাবিত

র নাম: সামাদ বর্কারদ্রাহেদ

টের নাম: এলেন্দা

ক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

মোঃ আব্দুল সামাদ

জন্ম তারিখ: ৩/৪



















