

## Proposed NU Business Name: SAGOR ENTERPRISE



Project identification and prepared by: Md. Shahadat Hossain  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SAGOR</b>
Age	:	01-12-1997 (19 Years)
Education, till to date	:	SSC
Marital status	:	UnMarried
Children	:	0
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Collegepara P.O:Dhanbari 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	:	<b>MOST. SHAHIDA BEGUM</b>
(iii) Father's name	:	<b>MD: ABUL HOSEN</b>
(iv) GB member's info	:	Branch: Chalas , Centre # 35 (Female), Member ID: 8012, Group No: 10 Member since: 2000 running (17Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 39,000
(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	:	04 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.	:	01709-536751
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: SHAHIDA BEGUM** Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 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	:	<b>SAGOR ENTERPRISE</b>
Location	:	Collegepara, donbari,Tangail.
Total Investment in BDT	:	BDT 360,000
Financing	:	Self BDT 300,000 (from existing business) 87% Required Investment BDT 60,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20 ft= 400 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Vangari.</li><li>▪Average20% 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 Donbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

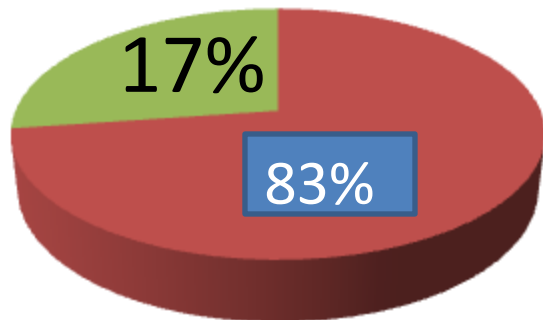
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
;vangari	14,000	420,000	5040000
<b>Total Sales (A)</b>	14,000	420,000	5040000
<b>Less. Variable Expense</b>			
; Vangari	11,900	357,000	4284000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	11,900	357,000	4284000
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,100	63,000	756000
<b>Less. Fixed Expense</b>			
Rent		1000	12,000
Electricity bill		250	3,000
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		24000	288,000
Entertainment		500	6,000
Guard		130	1,560
Genaretor		150	1,800
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>32,330</b>	<b>387,960</b>
<b>Net Profit (E) [C-D]</b>		<b>30,670</b>	<b>368,040</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
vangari			300,000			60,000	360,000
<b>Total</b>			300,000			60,000	360,000

## Source of Finance



**Entrepreneur**  
**Investment:300,000**  
**Investor Investment:60,000**  
**Total Investment360,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
vangari	15000	450000	5400000	5670000	5953500
<b>Total Sales(A)</b>	<b>15000</b>	<b>450000</b>	<b>5400000</b>	<b>5670000</b>	<b>5953500</b>
<b>Less Variable Expense (B)</b>					
vangari	12750	382500	4590000	4819500	5060475
<b>Total Variable Expense</b>	<b>12750</b>	<b>382500</b>	<b>4590000</b>	<b>4819500</b>	<b>5060475</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2250</b>	<b>67500</b>	<b>810000</b>	<b>850500</b>	<b>893025</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		250	3000	36000	432000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		24000	288000	288000	288000
Entertainment		500	6000	6000	6000
Guard		130	1560	1560	1560
Generator		150	1800	1800	1800
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>32330</b>	<b>386160</b>	<b>416160</b>	<b>812790</b>
<b>Net Profit (E)= [C-D]</b>		<b>35170</b>	<b>422040</b>	<b>443142</b>	<b>465299</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	422,040	443142	465299.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		398040	817182
	<b>Total Cash Inflow</b>	<b>482,040</b>	<b>841,182</b>	<b>1,282,481</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>398,040</b>	<b>817,182</b>	<b>1,258,481</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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

