

Proposed NU Business Name: **SADDAM ENTERPRIZE**



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Chagal naiya,feni

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## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>SADDAM HOSSAIN JONY</b>
Age	:	03/11/1992 ( 25 Years)
Education, till to date	:	Hons.
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 1 Sister
Address	:	Vill:Motua , P.O: Chagalniya P.S: Chagalniya, Dist: Feni.
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>REHENA AKTER</b>
(iii) Father's name	:	<b>KAZI MIJANUR RAHMAN</b>
(iv) GB member's info	:	Branch: Chagalniya, Centre # 21/(Female), Member ID:5643/1, Group No: 05 Member since: 05-03-2004-2010 (6Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 000/-
(v) Who pays GB loan installment	:	Mother
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01858-220347
Mother's Contact No.	:	01867-972636
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REHENA AKTER** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

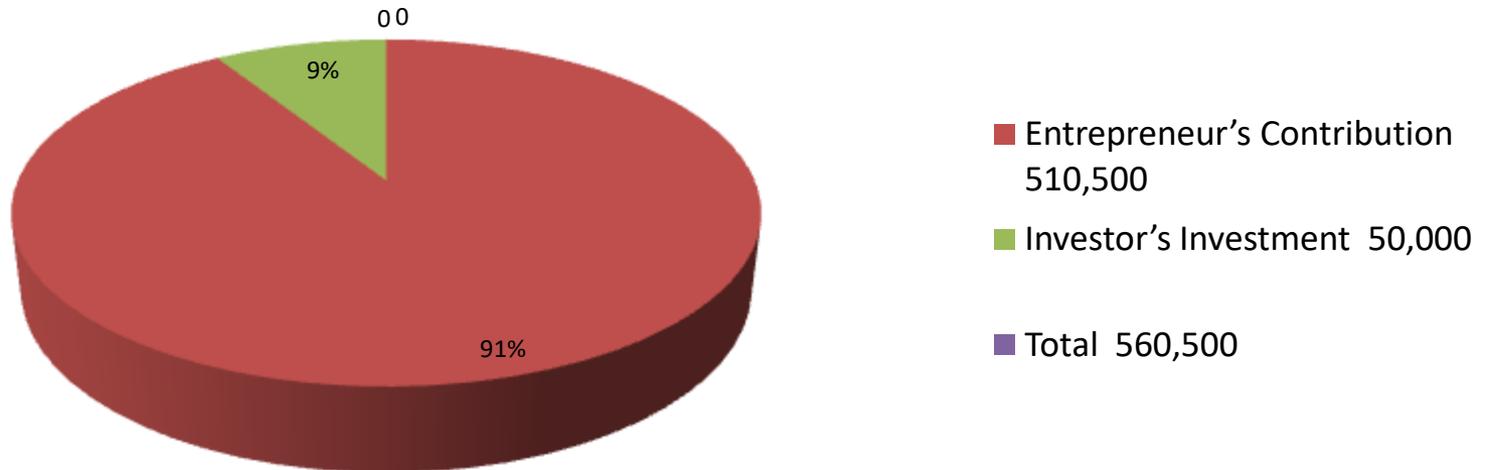
Business Name	:	<b>SADDAM ENTERPRIZE</b>
Location	:	Dak bangla road, Chagalnaiya, Feni.
Total Investment in BDT	:	BDT 5,60,500/-
Financing	:	Self BDT 5,10,500/- (from existing business) 91% Required Investment BDT,50,000(as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	200,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like tin,plan sheet,pilar etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. 2 employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
tin,plan sheet,pilar etc	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
tin,plan sheet,pilar etc	2250	67500	810000
<b>Total Variable Expense</b>	<b>2250</b>	<b>67500</b>	<b>810000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less Fixed Expense</b>			
Rent		3000	36000
Electric Bill		1200	14400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		8000	96000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>18000</b>	<b>216000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
tin 6ft	30	1,500	45,000	0	0	25,500	70,500
tin 7ft	20	2,100	42,000			11,000	53,000
tin 8ft	30	2,500	75,000			13,500	88,500
tin 9ft	30	2,800	84,000			0	84,000
plan sheet	200	20	40,000			0	40,000
pilar	30	150	4,500			0	4,500
others	0	0	20,000			0	20,000
security			200,000			0	200,000
			0			0	0
			0			0	0
<b>Total</b>	<b>340</b>	<b>9070</b>	<b>510,500</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>560,500</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
tin,plan sheet,pilar etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
tin,plan sheet,pilar etc	2625	78750	945000	992250	1041863
<b>Total Variable Expense</b>	<b>2625</b>	<b>78750</b>	<b>945000</b>	<b>992250</b>	<b>1041863</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>875</b>	<b>26250</b>	<b>315000</b>	<b>330750</b>	<b>347288</b>
<b>Less Fixed Expense</b>					
Rent		3000	36000	36000	36000
Electric Bill		1200	14400	14700	15000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>18000</b>	<b>216000</b>	<b>216580</b>	<b>217169</b>
<b>Net Profit (E)= [C-D]</b>		<b>8250</b>	<b>99000</b>	<b>103950</b>	<b>109148</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	99,000	103950	109147.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79000	162950
	<b>Total Cash Inflow</b>	<b>149,000</b>	<b>182,950</b>	<b>272,098</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>79,000</b>	<b>162,950</b>	<b>252,098</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chadgazi Bot toli Bazar,  
Chagal Naiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









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