

## Proposed NU Business Name: **Saim Construction**



Project identification and prepared by: Orjun kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Siddiqur Rahaman



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

Name	:	<b>Md.Roni Miah</b>
Age	:	17-12-1988 ( 30 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Borua ,P.O: Borua,P.S: Khilket, 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	:	Mosammat Rahena Khatun
(iii) Father's name	:	Md.Fozlu Mia
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 01 (Female), Member ID: 5953 , Group No: 08 Member since: 03-05-1998 ( 20 Years) First loan: BDT = 4,000 /- Last Loan=100,000/- Outstanding loan:= 30000/-
Further Information:		
(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 & Skill Own Business and Training Info	:	10 years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-332663
Family's Contact No.	:	01813-365107
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosammat Rahena Khatun** joined Grameen Bank since 20 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Saim Construction
Location	:	Borua ,Borua,Khilket,Dhaka
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 300,000/- (from existing business) % Required Investment BDT 100,000/- (as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50 ft x 30 ft= 1500 square ft
Security of the shop	:	The Shop Is Owner
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Wood,Bamboo,Steel Shet etc.</li><li>▪Average 30 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>Two</b> employee.</li><li>▪The shop is Won .</li><li>▪Collects goods from Baganbaria , Dakshinkhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

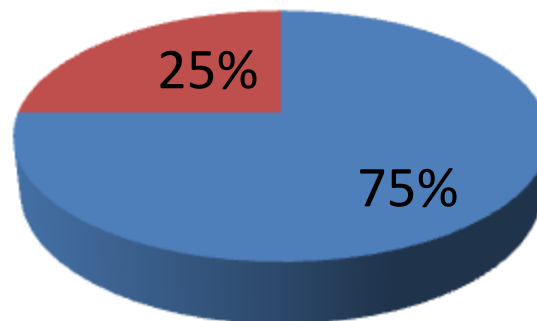
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
	0	0	0
Service	1,200	36,000	432,000
<b>Total Sales (A)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Variable Expense</b>			
0	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		100	1,200
Transportation		2,000	24,000
Mobile Bill		1000	12,000
Entertainment		300	3,600
Salary (sttaf)		20,000	240,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>28,400</b>	<b>340,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,600</b>	<b>91,200</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Wood	300	250	75000	Wood	145	250	36250	111,250
Bambo	350	80	28000	Bambo	105	80	8400	36,400
Sheet	250	700	175000	Sheet	75	700	52500	227,500
			0					0
			0					0
			0					0
			0					0
			0					0
			0					0
			0					0
Others			22000	Others			2,850	24,850
<b>Total</b>			<b>300,000</b>				<b>100,000</b>	<b>400,000</b>

## Source of Finance

■ Entrepreneur's contibution 300000 ■ Investor's Investment 100000 ■ Total 400000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
	0	0	0	0	0
Service	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>					
0	0	0	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		105	1,260	1,323	1,389
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		20,000	240,000	252,000	264,600
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>28,805</b>	<b>345,660</b>	<b>359,943</b>	<b>374,940</b>
<b>Net Profit (E) [C-D]</b>		<b>16,195</b>	<b>194,340</b>	<b>207,057</b>	<b>220,410</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	194,340	207,057	220,410
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		154,340	321,397
	<b>Total Cash Inflow</b>	<b>294,340</b>	<b>361,397</b>	<b>541,807</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	40,000
	<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>154,340</b>	<b>321,397</b>	<b>501,807</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 10 Years  
Own Business : 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

