

Proposed NU Business Name: **SADIK BOSROW BETAN**



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Project verified by: Md: Abadat Hossain Sorkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: NUR NOBI
Age	:	10/04/1984 (34Years)
Education, till to date	:	Class- 10
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brathers 01 Sister
Address	:	Vill: Sojapur P.O: Voirob Choudhori Bazar P.S: Sonagazi, 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	:	AFROJA BEGUM
(iii) Father's name	:	MD : SADIK
(iv) GB member's info	:	Branch: Amirabad, Centre # 45/(Female), Member ID: 7722/4, Group No: 05 Member since: 05-08- 1998(20Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0/-
(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	:	20 Years Experience 14 In Running Business. He Has No Years Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01868-818171
Mother's Contact No.	:	01829-224846
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AFROJA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

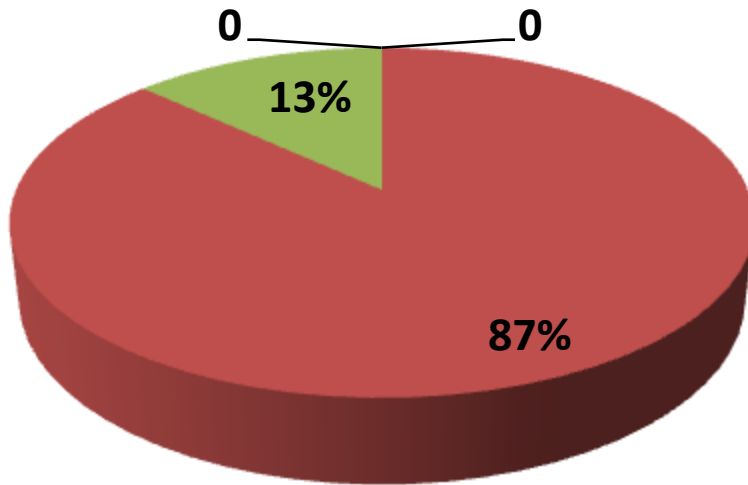
Proposed Nobin Udyokta Business Info

Business Name	:	SADIK BOSROW BETAN
Location	:	Mongazi Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 3,80,000/-
Financing	:	Self BDT 3,30,000/- (From Existing Business) 87% Required Investment Bdt,50,000(as Equity) 13%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15 Ft X 20 ft. = 300 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Sari,Lungi,Three Pic Shoe & others.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Dhaka.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Sari, Lungi,Three Pic Shoe & others	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Sari,Lungi,Three Pic Shoe & others	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		400	4800
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		150	1800
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		9300	111600
Net Profit (E)= [C-D]		8700	104400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Sari	100	1,000	100,000	50	1,000	50,000	150,000
Lungi	100	400	40,000	0	0	0	40,000
Than Kapur			30,000				30,000
Sit Kapur			40,000	0	0	0	40,000
Shoe	200	150	30,000			0	30,000
Others			40,000			0	40,000
Security			50,000			0	50,000
Total	400	1,550	330,000	50	1,000	50,000	380,000



- Entrepreneur's Contribution 330,000
- Investor's Investment 50,000
- Total 380,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sari,Lungi,Three Pic Shoe & others	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Sari,Lungi,Three Pic Shoe & others	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		400	4800	5100	5400
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		150	1800	1800	1800
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9300	109800	111400	113060
Net Profit (E)= [C-D]		14700	176400	185220	194481
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	176,400	185220	194481
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		156400	321620
	Total Cash Inflow	226,400	341,620	516,101
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	156,400	321,620	496,101

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Mongazi Bazar, sonagazi,
Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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