

Proposed NU Business Name: **SABUJ ENTERPRISE**



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Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAHAB UDDIN
Age	:	14-02-1992 (23 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Sister's
Present Address		Vill: West Pakutia P.O: D-Pakutia P.S: Ghatail Dist: Tangail
Parmanent Address		Vill: West Pakutia P.O: D-Pakutia P.S: Ghatail 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	:	JOSNA BEGUM
(iii) Father's name	:	BOSIR UDDIN
(iv) GB member's info	:	Branch: Pakutia Ghatail, Centre # 16 (Female), Member ID: 1777, Group No: 05 Member since: 20-06-2005 (10 Years) First loan: 5000 Taka.
Further Information:		Outstanding loan:25086 Taka.
(v) Who pays GB loan installment	:	Son
(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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714635807
Fathers Contact No.	:	01740570530
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Josna Begum is a member of Grameen Bank since 10 years. At first he took 5,000 taka loan from Grameen Bank. Josna Begum gradually took loan from GB. Utilize loan in her Family, Agriculture Purpose And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOBUJ ENTERPRISES
Location	:	Pakutia Bazar , Ghatail, Tangail.
Total Investment in BDT	:	BDT 350,000 taka
Financing	:	Self BDT 200,000 (from existing business) 57% Required Investment BDT 150,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka
Proposed Salary	:	BDT 5,000 Taka
Size Of Shop	:	11 ft *19 ft=209 Square ft.
Security Of The Shop	:	BDT 100,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Course flour, Pulse, Sugar, Parched rice Beauty Soap, Brush and Pest, Potato, Spicy, Biscuit, Chanachur , Coconut Oil And Garments Item. ▪The business is operating by entrepreneur. Existing No employee. ▪Collects goods from Modhupur,Ghatail. ▪The shop is Rent, ▪Average Gain on Sale 15% ▪Agreed grace period is 4 months.

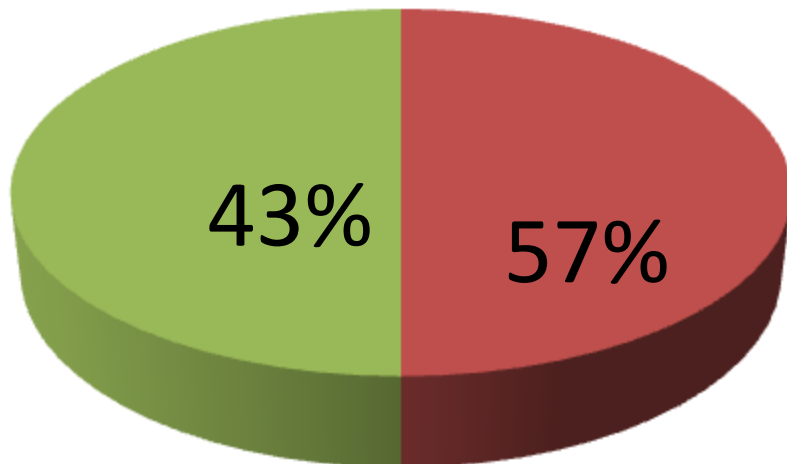
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Grocery Item	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,600	19,200
Electricity Bill		200	2,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Gurd		100	1,200
Mobile Bill		400	4,800
Entertainment		300	3,600
Generator		200	2,400
Total fixed Cost (D)		9,800	117,600
Net Profit (E) [C-D]		8,200	98,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice=20*1350,Flour=5*1020,Soabin=1*14500,pulse 7*4800	80,000	50,000	1,30,000
Sugar, Soap, Washing Powder, Flour, Chanachur, Buscuit,Cold Drinks, Coconut Oil, ,Etc.	60,000	1,00,000	1,60,000
Garments	60,000		60,000
Total	200,000	150,000	350,000

Source of Finance



Entrepreneur Contribution :200,000

Investor Investment :150,000

Total Investment : 350,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	5,600	168,000	2,016,000	2,116,800	2,116,800
Total Sales (A)	5,600	168,000	2,016,000	2,116,800	2,116,800
Less. Variable Expense					
Grocery Item	4,760	142,800	1,713,600	1,799,280	1,799,280
Total variable Expense (B)	4,760	142,800	1,713,600	1,799,280	1,799,280
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400	317,520	317,520
Less. Fixed Expense					
Rent		1,600	19,200	19,200	19,200
Generator Bill		200	2,400	3,000	3,000
Electricity Bill		200	2,400	3,000	3,000
Mobile Bill		500	6,000	6,500	6,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	4,000	4,000
Transportation		2,000	24,000	26,000	26,000
Guard		100	1,200	1,500	1,500
Total Fixed Cost		9,900	118,800	123,200	123,200
Net Profit (E) [C-D]		15,300	183,600	194,320	194,320
Investment Payback			60,000	60,000	60,000

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 2 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	183,600	194,320	194,320
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		123,600	123,600
	Total Cash Inflow	283,600	317,920	317,920
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	160,000	60,000	60,000
3	Net Cash Surplus	123,600	257,920	257,920

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0,Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures









closeup

মেগা ফোর্স

সুখস্বাদী সোনাল চাউন

MEGA FORCE







