

Proposed NU Business Name: **SAJEEB THAI BUILDERS**



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Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	SORWAR HOSSAIN (SAJEEB)
Age	:	24-12-1988 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: S A College, P.O: S A College, P.S: Sonatola, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAFINA BEGUM
(iii) Husband's name	:	MD SHAHAJAHAN ALI
(iv) GB member's info	:	Branch: Hatkoromja, Centre # 59(Female), Member ID: 7869, Group No: 06 Member since: 19-08-2013 (03 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT -
(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	:	06 years experience in running business. he has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0175-2611170
Mother's Contact No.	:	01780-617870
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAFINA BEGUM joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAJEEB THAI BUILDERS
Location	:	College Station bazaar bogra, Bogra
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 12 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ Seller of Thai aluminum products.▪ Average 25% gain on sales.▪ The business is operating by entrepreneur. Existing 2 employees.▪ Collects goods from Bogra.▪ The farm is rented.▪ Agreed grace period is 3 months.

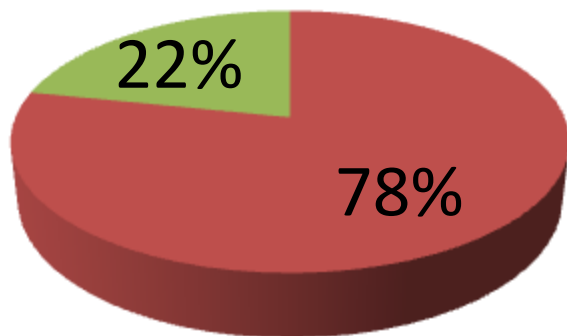
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
aluminum item	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
aluminum item	67,500	810,000
Total variable Expense (B)	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	22,500	270,000
Less. Fixed Expense		
Electricity Bill	1,200	14,400
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Rent	2,000	24,000
Salar (staff)	7,000	84,000
Total fixed Cost (D)	15,400	184,800
Net Profit (E) [C-D]	7,100	85,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Thai aluminum	25	2000	50,000	10	2000	20,000	70,000
Glass	100	65	6,500	20	65	1,300	7,800
Energy bulb	250	230	57,500	25	230	5,750	63,250
cable	12	1500	18,000	11	1500	16,500	34,500
Switch box	200	35	7,000	180	35	6,300	13,300
Security	1	30000	30,000	0	0	0	30,000
LED Bulb	44	250	11,000	1	150	150	11,150
Total	632		180,000	247		50,000	230,000

Source of Finance



■ Entrepreneur's Contribution 180,000

■ Investor's Investment 50,000

■ Total 230,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
aluminum item	80,000	960,000	1,008,000	1,058,400
Total Sales (A)	80,000	960,000	1,008,000	1,058,400
Less. Variable Expense				
aluminum item	52,000	624,000	655,200	687,960
Total variable Expense (B)	52,000	624,000	655,200	687,960
Contribution Margin (CM) [C=(A-B)]	28,000	336,000	352,800	370,440
Less. Fixed Expense				
Electricity Bill	1,200	14,400	15,500	16,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	2,000	24,000	24,000	24,000
Salar (staff)	7,000	84,000	84,000	84,000
Total Fixed Cost	15,600	187,200	189,000	190,500
Net Profit (E) [C-D]	12,400	148,800	163,800	179,940
Investment Payback		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	148,800	163,800	179,940
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		128,800	272,600
	Total Cash Inflow	198,800	292,600	452,540
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	128,800	272,600	432,540

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 06 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







الله محمد

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FAMILY PICTURE

FAMILY PICTURE

