

Proposed NU Business Name: **M/S SWOPON ENTERPRISE**



Project identification and prepared by: Md nazim Uddin Miah,
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | SWOPON KUMAR SARKER |
| Age | : | 01-11-1988 (29 Years) |
| Education, till to date | : | BA |
| Marital status | : | Married |
| Children | : | - |
| No. of siblings: | : | 1 Brother & 3 Sister |
| Address | : | Vill: Babna para, P.O: Nagorpur , P.S: Nagorpur, 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 | : | KANCHON BALA SARKER |
| (iii) Father's name | : | GOLAP CHANDRA SARKER |
| (iv) GB member's info | : | Branch: Nagorpur, Centre # 28 (Female), Member ID: 4523, Group No: 07 Member since: 04-04- 2013 (04 Years) First loan: BDT 10,000/- |
| Further Information: | | Existing Loan: BDT 20,000/-, Outstanding loan: 18,680/- |
| (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 | : | 10 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01723-379495 |
| Family's Contact No. | : | 01734-156562 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KANCHON BALA SARKER 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 Agriculture.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | M/S SWOPON ENTERPRISE |
| Location | : | Nagopur, Tangail |
| Total Investment in BDT | : | BDT 290,000/- |
| Financing | : | Self BDT 220,000/--(from existing business) 86% Required Investment BDT 70,000/--(as equity) 14% |
| Present salary/drawings from business (estimates) | : | BDT 10,000/- |
| Proposed Salary | : | BDT 10,000/- |
| Size of shop | : | 20 ft x 10 ft = 200 square ft |
| Implementation | : | <ul style="list-style-type: none">▪Whole seller of cosmetics and confectionery item.▪Average 6% gain on sales.▪The business is operating by entrepreneur himself. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months. |

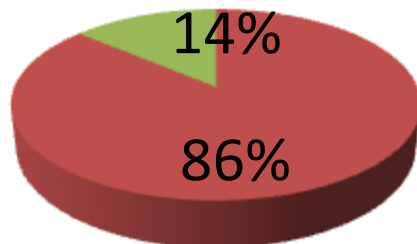
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|----------------|------------------|
| Revenue (sales) | | |
| various item | 350,000 | 4,200,000 |
| Total Sales (A) | 350,000 | 4,200,000 |
| Less. Variable Expense | | |
| various item | 329,000 | 3,948,000 |
| Total variable Expense (B) | 329,000 | 3,948,000 |
| Contribution Margin (CM) [C=(A-B)] | 21,000 | 252,000 |
| Less. Fixed Expense | | |
| Electricity Bill | 200 | 2,400 |
| Mobile Bill | 500 | 6,000 |
| Salary (self) | 5,000 | 60,000 |
| Transportation | 4,000 | 48,000 |
| Entertainment | 500 | 6,000 |
| Rent | 1,000 | 12,000 |
| Total fixed Cost (D) | 11,200 | 134,400 |
| Net Profit (E) [C-D] | 9,800 | 117,600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|------------------------------------|------------|------------|----------------|-----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Lux (L) | 5 | 3900 | 19,500 | 6 | 3900 | 23,400 | 42,900 |
| Life buoy | 3 | 1800 | 5,400 | 4 | 1800 | 7,200 | 12,600 |
| parasut | 3 | 7000 | 21,000 | 3 | 7000 | 21,000 | 42,000 |
| Polao | 11 | 3600 | 39,600 | 0 | 0 | 0 | 39,600 |
| Juice | 80 | 450 | 36,000 | 0 | 0 | 0 | 36,000 |
| Fun Cake | 30 | 380 | 11,400 | 0 | 0 | 0 | 11,400 |
| Potato Crackers | 10 | 550 | 5,500 | 0 | 0 | 0 | 5,500 |
| Toast Biscuit | 12 | 480 | 5,760 | 0 | 0 | 0 | 5,760 |
| Shampoo, washing powder and others | 1 | 45840 | 45,840 | 0 | 0 | 0 | 45,840 |
| Security | 1 | 30000 | 30,000 | 0 | 0 | 0 | 30,000 |
| Sugar | 0 | 0 | 0 | 1 | 18400 | 18,400 | 18,400 |
| Total | 156 | | 220,000 | 14 | | 70,000 | 290,000 |

Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 80,000
- Total 580,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | |
| various item | 450,000 | 5,400,000 | 5,670,000 | 5,953,500 |
| Total Sales (A) | 450,000 | 5,400,000 | 5,670,000 | 5,953,500 |
| Less. Variable Expense | | | | |
| various item | 423,000 | 5,076,000 | 5,329,800 | 5,596,290 |
| Total variable Expense (B) | 423,000 | 5,076,000 | 5,329,800 | 5,596,290 |
| Contribution Margin (CM) [C=(A-B)] | 27,000 | 324,000 | 340,200 | 357,210 |
| Less. Fixed Expense | | | | |
| Electricity Bill | 200 | 2,400 | 3,000 | 4,000 |
| Mobile Bill | 600 | 7,200 | 8,000 | 8,500 |
| Salary (self) | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | 5,000 | 60,000 | 62,000 | 64,000 |
| Entertainment | 500 | 6,000 | 7,000 | 8,000 |
| Rent | 1,000 | 12,000 | 12,000 | 12,000 |
| Total Fixed Cost | 12,300 | 147,600 | 152,000 | 156,500 |
| Net Profit (E) [C-D] | 14,700 | 176,400 | 188,200 | 200,710 |
| Investment Payback | | 28,000 | 28,000 | 28,000 |

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 | 70,000 | | |
| 1.2 | Net Profit | 176,400 | 188,200 | 200,710 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 148,400 | 308,600 |
| | Total Cash Inflow | 246,400 | 336,600 | 509,310 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28,000 | 28,000 | 28,000 |
| | Total Cash Outflow | 98,000 | 28,000 | 28,000 |
| 3 | Net Cash Surplus | 148,400 | 308,600 | 481,310 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures



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FAMILY PICTURE

