

## Proposed NU Business Name: **M/S SAKHIB ANTER PRICE**



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



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

Name	:	<b>MD.ABU BOKKOR SHEAK</b>
Age	:	24-051984(33 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	01 son 01Dotar
No. of siblings:	:	04brother ,01 sister
Address	:	Vill: Saurayel, P.O: Saurayel,IThana: Adomdighi,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	:	<b>LATE. MAHERUN BAUYA</b>
(iii) Father's name	:	<b>LAT.E ROMJAN ALI SHEAK</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 21 (Female), Member ID: 5569, Group No: 10 Member since: 02-05-1995(17Years) First loan: BDT 2000/-
Further Information:		Existing Loan: BDT:30,000/- , Outstanding loan: BDT: NILL
(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	:	12 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-468229
Mother's Contact No.	:	01980-167680
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LET.MAHERUN BAGOM** joined Grameen Bank since 17 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>: M/S SAKHIB ANTER PRICE</b>
Location	:	Saurayel,saurayel,. Adomdighi, Bogra
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT3,50,000/-(from existing business) 88% Required Investment BD50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

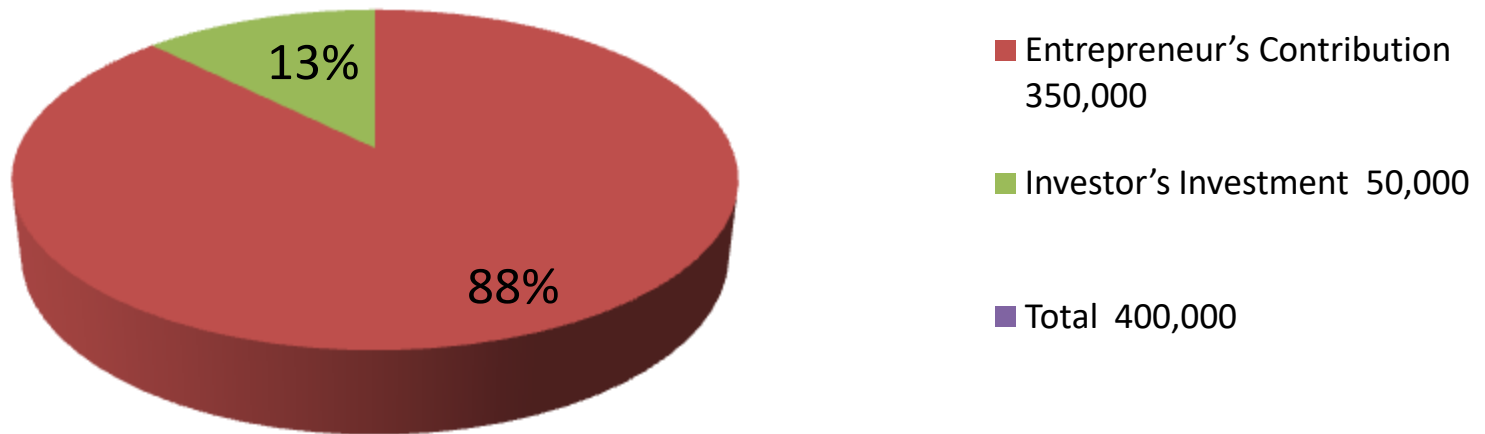
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Suta	5,000	150000	1800000
<b>Total Sales (A)</b>	5,000	150000	1800000
<b>Less Variable Expense</b>			
	3500	105000	1260000
<b>Total variable Expense (B)</b>	3,500	105000	1260000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,500	45000	540000
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		200	2400
Transportation		15000	180000
Salary (self)		5000	60000
Guard		100	1200
Salary(Staff)		18,000	216000
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		40,200	482400
<b>Net Profit (E)= [C-D]</b>		4,800	57600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Suta	3,000	100	300,000	500	100	50,000	3,50,000
Security			50,000				50,000
<b>Total</b>	<b>3,000</b>		<b>350,000</b>	<b>500</b>	<b>0</b>	<b>50,000</b>	<b>4,00,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	6,000	180000	2160000	2268000	2381400
<b>Total Sales (A)</b>	6,000	180000	2160000	2268000	2381400
<b>Less Variable Expense</b>				0	0
	4200	126000	1512000	1587600	1666980
<b>Total variable Expense (B)</b>	4,200	126000	1512000	1587600	1666980
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,800	54000	648000	680400	714420
<b>Less Variable Expense</b>				0	0
Rent		1,500	18000	18900	19845
Electricity bill		200	2400	2520	2646
Transportation		20000	240000	252000	264600
Salary (self)		5000	60000	63000	66150
Salary(Staff)		18000	216000	226800	238140
Guard		100	1200	1260	1323
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		45,300	543600	570780	599319
<b>Net Profit (E)= [C-D]</b>		8,700	104400	109620	115101
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<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	104400	109620	115101
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		84,400	174,020
	<b>Total Cash Inflow</b>	154,400	194,020	289,121
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
	<b>Total Cash Outflow</b>	70,000	20000	20,000
3	<b>Net Cash Surplus</b>	84,400	174020	269121

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Shayoil Bazaar, Adomdighi,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

