

Proposed NU Business Name: M/S SHAGOR ANTER PRICE



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

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HARUN SHEAK
Age	:	19/11/1984(33 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	02 son 01Dotear
No. of siblings:	:	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	:	MST.HAJERA BAUYA
(iii) Father's name	:	LATE. ABDUR ROSED SHEAK
(iv) GB member's info	:	Branch: Adomdighi , Centre # 21 (Female), Member ID: 1833, Group No: 02 Member since: 02-05-1992(20Years) First loan: BDT 500/-
Further Information:		Existing Loan: BDT:20,000/- , 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	:	06 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.	:	01747-677798
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.HAJERA BAUYA joined Grameen Bank since 20 years ago. At first she took 500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: M/S SAGOR ANTER PRICE
Location	:	Saurayel,saurayel,. Adomdighi, Bogra
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BD170,000/-(from existing business) 77% Required Investment BD50,000/-(as equity) 23%
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">▪The business is planned to be scaled up by investment in existing goods like suta etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

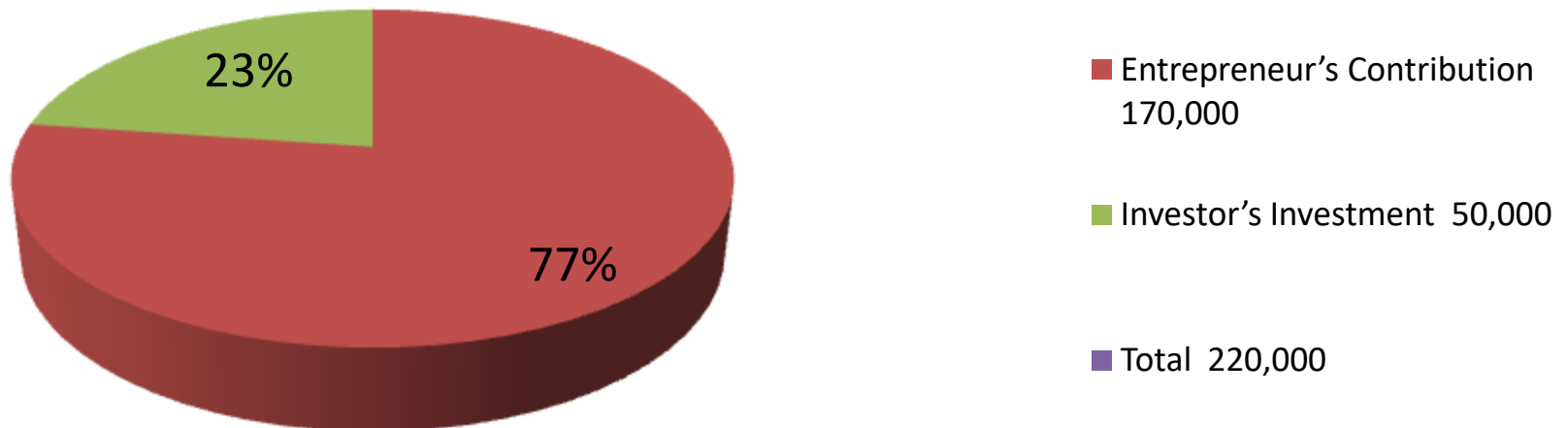
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
	2400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)]	1,600	48000	576000
Less Variable Expense			
Rent		1,000	12000
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
Total fixed cost (D)		39,700	476400
Net Profit (E)= [C-D]		8,300	99600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Suta	1200	100	1,20,000	500	100	50,000	1,70,000
Security			50,000				50,000
Total	1		1,70,000	500		50,000	2,20,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	5,000	150000	1800000	1890000	1984500
Total Sales (A)	5,000	150000	1800000	1890000	1984500
Less Variable Expense				0	0
	3000	90000	1080000	1134000	1190700
Total variable Expense (B)	3,000	90000	1080000	1134000	1190700
Contribution Margin (CM) [C=(A-B)]	2,000	60000	720000	756000	793800
Less Variable Expense				0	0
Rent		1,000	12000	12600	13230
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
Total fixed cost (D)		44,800	537600	564480	592704
Net Profit (E)= [C-D]		15,200	182400	191520	201096
Investment Payback			20,000	20,000	20,000

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	182400	191520	201096
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		162,400	333,920
	Total Cash Inflow	232,400	353,920	535,016
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	20000	20,000
3	Net Cash Surplus	162,400	333920	515016

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 shop; Sahyol Bazzar, Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

