

Proposed NU Business Name: **SAYED DIMER AROT**



Project identification and prepared by: Md. Sirajul Islam

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU SAYED
Age	:	01-10-1985(33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Doughter's
No. of siblings:	:	3 Brother's 5 Sister's
Address	:	Vill: Kashtola P.O: Kalihati 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	:	MRS.TARA VANU
(iii) Father's name	:	MD.ABDUL JOBBAR
(iv) GB member's info	:	Branch: Brahmonsashon,Ghatail, Centre # 76(Female), Member ID: 5414, Group No: 06 Member since: 28-08-1994(23Years) First loan: BDT 3,000 Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 32760
(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.)	:	None
Business Experiences and Training Info	:	10 years experience in running business. He Has No Trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-754497
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TARA VANU Joined Grameen Bank Since 23 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

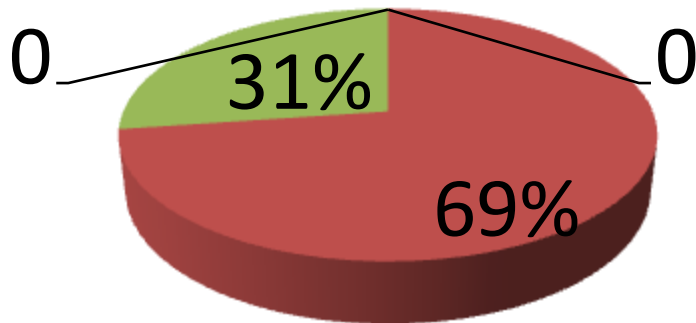
Proposed Nobin Udyokta Business Info

Business Name	:	SAYED DIMER AROT
Location	:	Hamidpur,Ghatail , Tangail.
Total Investment in BDT	:	BDT 632,000 Taka
Financing	:	Self BDT 482,000 (from existing business) 69% Required Investment BDT 150,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 9,000 Taka.
Proposed Salary	:	BDT 9,000 Taka.
Size of shop	:	25 ft x 10 ft= 250 Square ft
Security of the shop	:	50,000 taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Egg,Cow ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. ▪The shope is rented. ▪Collects goods from Local Area. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Egg,Cow	8,000	240,000	2880000
	0	0	0
	0	0	0
Total Sales (A)	8,000	240,000	2880000
Less. Variable Expense			
Egg,Cow	7,200	216,000	2592000
	0	0	0
	0	0	0
Total variable Expense (B)	7,200	216,000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		1500	18,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		9000	108,000
Salary (stuff)		0	0
Transportation		2000	24,000
Entertainment		300	3,600
Genaretor		0	0
Guard		0	0
Total fixed Cost (D)	0	13400	160,800
Net Profit (E) [C-D]		10,600	127,200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Egg	32000	6	192,000	20000	6	120000	312,000
Gaavi	2	70,000	140,000	0	0	0	140,000
Cow	2	40,000	80,000	1	30000	30000	110,000
Small Cow	1	20,000	20,000			0	20,000
Security	1	50000	50,000			0	50,000
Total	32006	180,006	482,000	20,001	30,006	150,000	632,000

Source of Finance



Entrepreneur
Investment:482,000
Investor Investment:150,000
Total Investment:632,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Egg,Cow	10000	300000	3600000	3780000	3969000
	0	0	0	0	0
	0	0	0	0	0
Total Sales (A)	10000	300000	3600000	3780000	3969000
Less. Variable Expense		0	0	0	0
Egg,Cow	9000	270000	3240000	3402000	3572100
	0	0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	9000	270000	3240000	3402000	3572100
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		1500	18000	18900	19845
Electricity Bill		300	3600	3780	3969
Mobile Bill		350	4200	4410	4630.5
Salary (self)		9000	108000	113400	119070
Salary(stuff)		0	0	0	0
Transportation		2000	24000	25200	26460
Entertainment		350	4200	4410	4630.5
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		0	0	0	0
Total Fixed Cost		13500	162000	170100	178605
Net Profit (E) [C-D]		16500	198000	207900	218295
Investment Payback			60000	60000	60000

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	150,000		
1.2	Net Profit	198000	207900	218295
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		138000	285900
	Total Cash Inflow	348000	345900	504195
2	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3	Net Cash Surplus	138000	285900	444195

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

Pictures

টিয়েব
আড়ঃ
আবু
মাহিদ

০১১৪৪৪৪৪৫৫











FAMILY PICTURE