

Proposed NU Business Name: **SAIN ONE DIGITAL**



Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAKIBUL HASAN SAKIB
Age	:	28-09-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Daugther
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Shipahipara P.O Rampal P.S Munshiganj Sador, Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAJEDA BEGUM
(iii) Father's name	:	ABU BOKER SIDDIK
(iv) GB member's info	:	Branch: Ponchosar Centre # 2 (Female), Member ID: 101271, Group No: 01 Member since: 01-02-2007 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 25,172/-
(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	:	Three years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-202551
Wife's Contact No.	:	01995-267507
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJEDA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIN ONE DIGITAL
Location	:	Shipahipara, Rampal , Munshiganj
Total Investment in BDT	:	BDT 149,000/-
Financing	:	Self BDT 89,000(from existing business) 53% Required Investment BDT 60,000(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	100 ft x 90 ft= 9000 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goodsP . P C,Stiker,kali,pana flax, etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing five employee.▪He is doing his business in rant place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

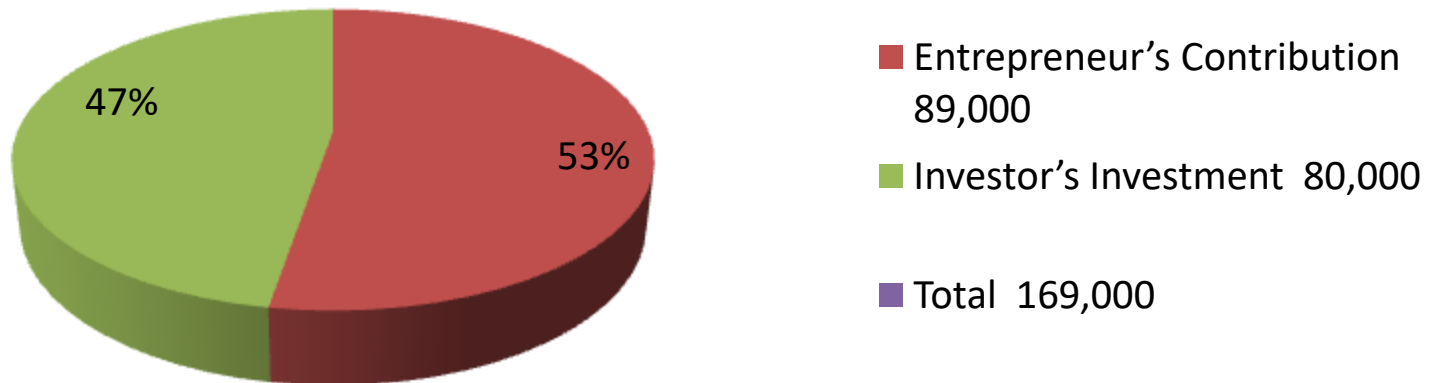
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bannar item	4,000	120,000	14,40,000
Total Sales (A)	4,000	120,000	14,40,000
Less. Variable Expense			
Bannar item	2,600	78,000	936,000
Total variable Expense (B)	2,600	84,000	936,000
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000
Less. Fixed Expense			
Rant		8,000	96,000
Transport		1,500	18,000
Electricity Bill		4,000	48,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		15,000	180,000
Entertainment		300	3,600
Total fixed Cost (D)		34,600	409,200
Net Profit (E) [C-D]		7,400	94,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
P.V.C (6R*10,000)	60,000	80,000	140,000
Stikar (1R*5300)	5,300		5,300
Pana Flax (1R*7000)	7,000		7,000
Kali (4L*4000)	16,000		16,000
Other			
Total	89,000	80,000	168,300

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Bannar item	4,500	135,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	135,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Bannar item	2,925	87,750	10,53,000	11,05,650	11,60,932
Total variable Expense (B)	2,925	87,750	10,53,000	11,05,650	11,60,932
Contribution Margin (CM)					
[C=(A-B)	1,575	47,250	567,000	595,350	625,117
Less. Fixed Expense					
Rant		8,000	96,000	96,000	96,000
Transport		1,500	18,000	18,000	18,000
Electricity Bill		4,000	48,000	48,000	48,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		15,000	180,000	180,000	180,000
Entertainment		300	3,600	3,700	3,800
Non Cash Item					
Depreciation					
Total Fixed Cost		34,600	409,200	409,400	409,600
Net Profit (E) [C-D]		12,650	157,800	185,950	215,517

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	157,800	185,950	215,517
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		125,800	279,750
	Total Cash Inflow	237,800	311,750	495,267
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	125,800	279,750	463,267

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

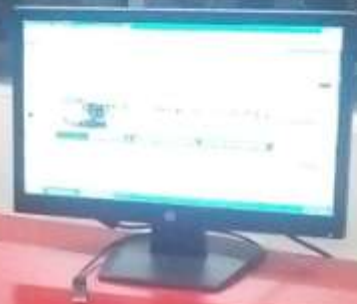
Theft
Fire
Political unrest

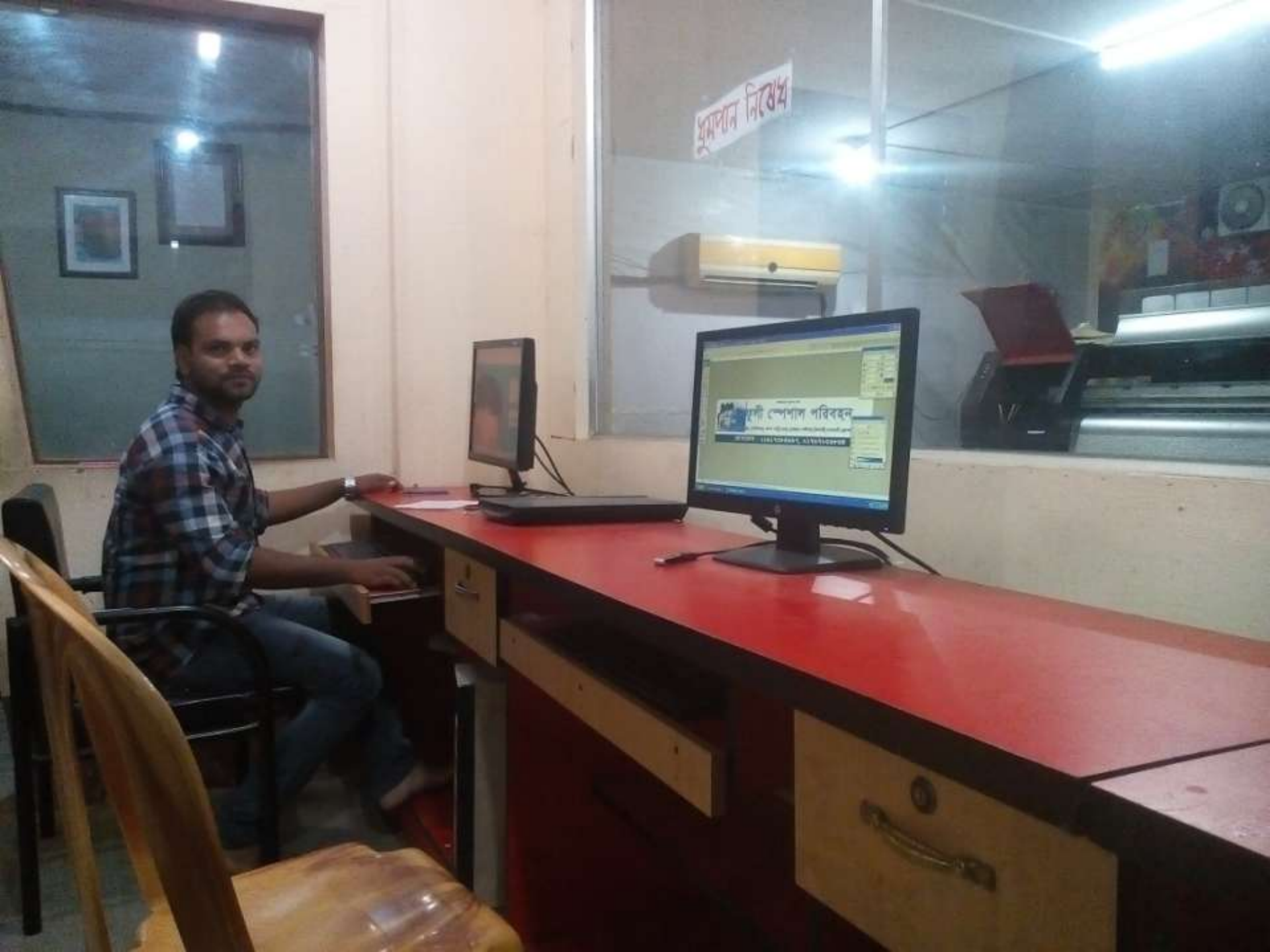
Pictures





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FAMILY PICTURE