#### Proposed NU Business Name: SADIA ENTERPRISE



Project identification and prepared by: Md. Kazem uddin, Bashon Unit, Gazipur Project verified by: MD. Rofiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	ARIFUL ISLAM		
Age	:	01-01-1989( 27 Y <i>ears)</i>		
Education, till to date	•	M.A		
Marital status	:	Married		
Children	:	N/A		
No. of siblings:	:	4 Brathers 1 Sister		
Address		Vill: Salna P.O: Salna P.S: Gazipur Shadar; Dist: Gazipur		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father HOSNARA BEGUM LATE- ABDUL MANNAN Branch: kaultia, Centre # 60(Female), Member ID: 8019, Group No: 08 Member since: 05-06-2007 ( 9 Years) First Ioan: BDT 10,000/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nil Mother No 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	:	12 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01912313061
Family's Contact No.	:	01914543364
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

#### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**HOSNARA BEGUM** joined Grameen Bank since 9 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Husband business .

Proposed Nobin Udyokta Business Info					
Business Name	:	SADIA ENTERPRISE			
Location	:	Salna, Gazipur			
Total Investment in BDT	:	BDT 4,00,000/-			
Financing	:	Self BDT 3,00,000/- (from existing business) 75% Required Investment BDT 1,00,000/- (as equity) 25%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	40 ft x 8 ft = 320 square ft			
Security of the shop	:	1,60,000			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Malti plug, Chair, Anergy blub, Rak, Balti, Torch Light, Jug, Malamaine Item, Flexiload etc .</li> <li>Average 20% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>After getting equity fund no employee will be appointed.</li> <li>The shop is Rent .</li> <li>Collects goods from Joydebpur .</li> <li>Agreed grace period is 3 months.</li> </ul>			

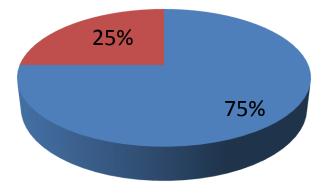
Existing Business (BDT) D					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Malti plug, Anergy blub, Rak,Balti, Torch Light,Jug,Malamaine					
Item etc .	3000	90,000	10,80,000		
Flexiload (3000*27/1000=81)	81	2430	29,160		
Total Sales (A)	3081	92,430	11,09,160		
Less. Variable Expense					
Malti plug, Anergy blub, Rak,Balti, Torch Light,Jug,Malamaine					
Item etc .	2400	72,000	8,64,000		
Total variable Expense (B)	2400	72,000	8,64,000		
Contribution Margin (CM) [C=(A-B)	681	20,430	2,45,160		
Less. Fixed Expense					
Rent		4,500	54,000		
Electricity Bill		400	4800		
Mobile Bill		300	3600		
Salary (self)		5000	60,000		
Transportation		500	6000		
Entertainment		300	3600		
Guard		-	-		
Generator		-	-		
Total fixed Cost (D)		11,000	1,32,000		
Net Profit (E) [C-D)		9430	1,13,160		

nvestment	Brea	kd	own

Particulars	Existing	Proposed	Proposed Total
Malti plug, Anergy blub, Chair, Televishion	69,250	46,000	1,15,250
Rak,Balti, Torch Light,Fan	45,150	20,000	65,150,
Jug, Malamaine Item, Shich Borb, Givts Item etc	1,45,600	34,000	1,79,600
Flexiload	40,000	-	40,000
Total	3,00,000	1,00,000	4,00,000

#### **Source of Finance**

- Enterpreneur Contribution=300000Investors Investment=100000
- Total=400000



Financial Projection (BDT)					
Particular Daily Monthly 1st			1st Year	2 <sup>nd</sup> Year	
Revenue (sales)					
Malti plug, Anergy blub, Rak,Balti, Torch					
Light,Jug,Malamaine Item etc .	3500	1,05,000	12,60,000	15,75,000	
Flexiload (6000*27/1000)=162	162	4860	58,320	61,236	
Total Sales (A)	3662	1,09,860	13,18,320	13,84,236	
Less. Variable Expense					
Malti plug, Anergy blub, Rak,Balti, Torch					
Light,Jug,Malamaine Item etc .	2800	84,000	10,08,000	10,58,400	
Total variable Expense (B)	2800	84,000	10,08,000	10,58,400	
Contribution Margin (CM) [C=(A-B)	862	25,860	3,10,220	3,25,836	
Less. Fixed Expense					
Rent		4,500	54,000	54,000	
Electricity Bill		400	4800	5,000	
Mobile Bill		300	3600	3800	
Salary (self)		5000	60,000	60,000	
Transportation		1000	12,000	13,000	
Entertainment		300	3600	3700	
Guard		-	_	_	
Generator		-	-	-	
Total Fixed Cost		11,500	1,38,000	1,39,500	
Net Profit (E) [C-D)		14,360	1,72,320	1,86,336	
Investment Payback			60,000	60,000	

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,72,320	1,86,336
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,12,320
	Total Cash Inflow	2,72,320	2,98,656
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	1,12,320	2,38,656



## Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 12 Years Quality goods & services; Skill and experience;

### **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

## **O**<sub>PPORTUNITIES</sub>

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

#### **T**HREATS

Theft Fire Political unrest Pictures



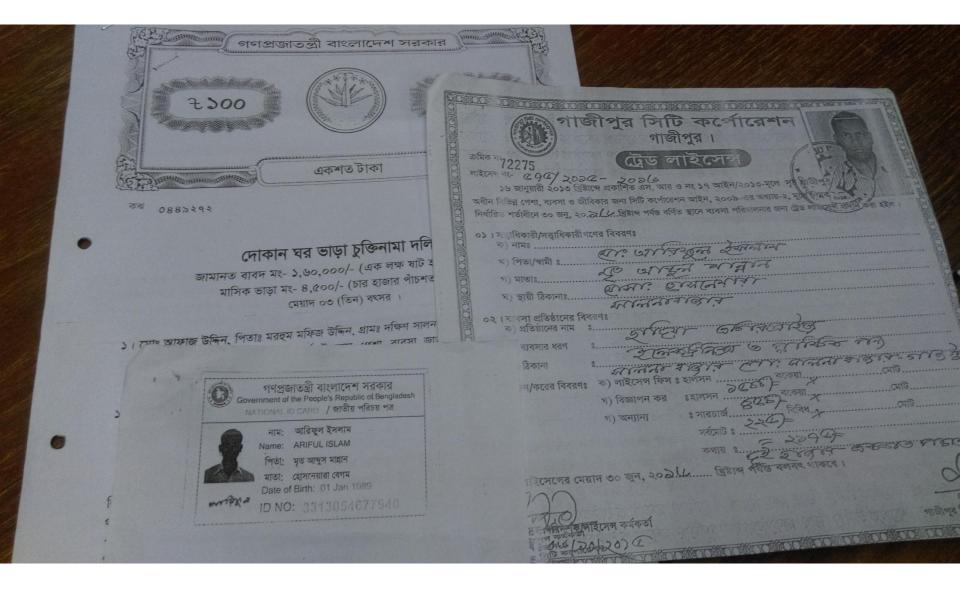


# গ্রামীণফোন

# **সাদিয়া টেলিকম** সালনা বাজার, পশ্চিম গাজীপুর, সদর, গাজীপুর

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## **FAMILY PICTURE**

