#### **Proposed NU Business Name: M/S SANI INTERPRISE**



Project identification and prepared by: Md. Shaha Alom, Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. SANIUL ISLAM KHONDOKAR			
Age	:	15-0071989( 33 Years)			
Education, till to date	:	SSC			
Marital status	:	Married			
Children	:	01 Daughter			
No. of siblings:	:	01 Sister			
Address	:	Vill: Masterpara P.O: Dupchachia, Thana: Dupchachia, Dist: Bogra			
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  LATE SAJEDA BEGUM  MD NUZRUL ISLAM KHONDOKER  Branch: Birkedar Kahalu , Centre # 25(Female),  Member ID: 3274/1, Group No: 04  Member since: 23-03-1996-2001 (05 Years)  First loan: BDT 3000			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT: 8,000, Outstanding Ioan: BDT: Nil Father No 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	:	05 years experience in running business.
Training Info	:	He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-336099
Mother's Contact No.	:	01676-973298sz
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

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

**SAJEDA BEGUM** joined Grameen Bank since 19 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

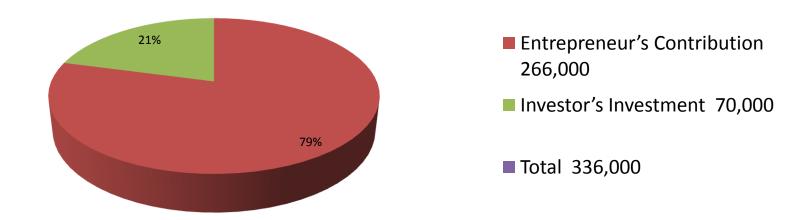
Proposed Nobin Udyokta Business Info				
Business Name	:	M/S SANI INTERPRISE		
Location	:	Akkelpur Road, Dupchachia, Bogra		
Total Investment in BDT	:	BDT 296,000/-		
Financing	:	Self BDT 226,000/-(from existing business) 65% Required Investment BDT 70,000/-(as equity) 35%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	12 ft x 15 ft= 180 square ft		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Gas Stop, Selinder, Food Pot, Water Pot, 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 Dupchachia, Bogra</li> <li>Agreed grace period is 3 months.</li> </ul>		

Existing Business (BDT)						
Particular	Monthly	Yearly				
Revenue (sales)						
Medicine	120,000	1440000				
Total sales (A)	120,000	1440000				
Less Variable Exp.	0	0				
Medicine	108,000	1296000				
Total Variable exp. (B)	108,000	1296000				
Contribution Margin CM [C= (A-B)	12,000	144000				
less fixed exp.		0				
Electricity bill	300	3600				
Transportation	1000	12000				
Salary (self)	5000	60000				
Salary (staff)	0	0				
Entertainment	500	6000				
Genaretor	100	1200				
Mobile	500	6000				
Total fixed cost (D)	7400	88800				
Net profit (E) [C-D]	4600	55200				

### **Investment Breakdown**

Existing					Proposed				
Particulars	Qty.	<b>Unit Price</b>	Amount	Qty	<b>Unit Price</b>	Amount	Proposed		
			(BDT)			(BDT)	Total		
Gas Selinder	30	2500	75,000	20	2500	50,000	125,000		
Gas Stop	28	3000	84,000	7	300	20,00	104,000		
Net	650	30	19,500	0	0	0	19,500		
Food Pot	450	35	15,500	0	0	0	15,500		
Water Pot	600	35	21,000	0	0	0	21,000		
Others	1020	50	51,000	0	0	0	51,000		
Total	3		266,000	27		70,000	336,000		

### **Source of Finance**



Financial Projection (BDT)						
Particular	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)						
Furniture	180,000	2,160,000	2,268,000	2,336,040		
Total Sales (A)	180,000	2,160,000	2,268,000	2,336,040		
Less. Variable Expense		0	0	0		
Furniture	162,000	1,944,000	2,041,200	2,102,436		
Total variable Expense (B)	162,000	1,944,000	2,041,200	2,102,436		
Contribution Margin (CM) [C=(A-B)	18,000	216,000	226,800	233,604		
Less. Fixed Expense		0	0	0		
Genaretor	100	1,200	1,260	1,298		
Electricity Bill	500	6,000	6,300	6,489		
Mobile Bill	600	7,200	7,560	7,787		
Salary (self)	5,000	60,000	63,000	64,890		
Transportation	1,200	14,400	15,120	15,574		
Entertainment	600	7,200	7,560	7,787		
Salary (staff)	3,000	36,000	37,800	38,934		
Total Fixed Cost	11,000	132,000	138,600	142,758		
Net Profit (E) [C-D)	7,000	84,000	88,200	90,846		
Investment Payback		28,000	28,000	28,000		

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

	<u> </u>	1		
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	84,000	88,200	90,846
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		56,000	116,200
	Total Cash Inflow	154,000	144,200	207,046
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	56,000	116,200	179,046

### SWOT ANALYSIS

# Strength

Employment: Self: 0 Family:01 Others:0

Experience & Skill: 05 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures

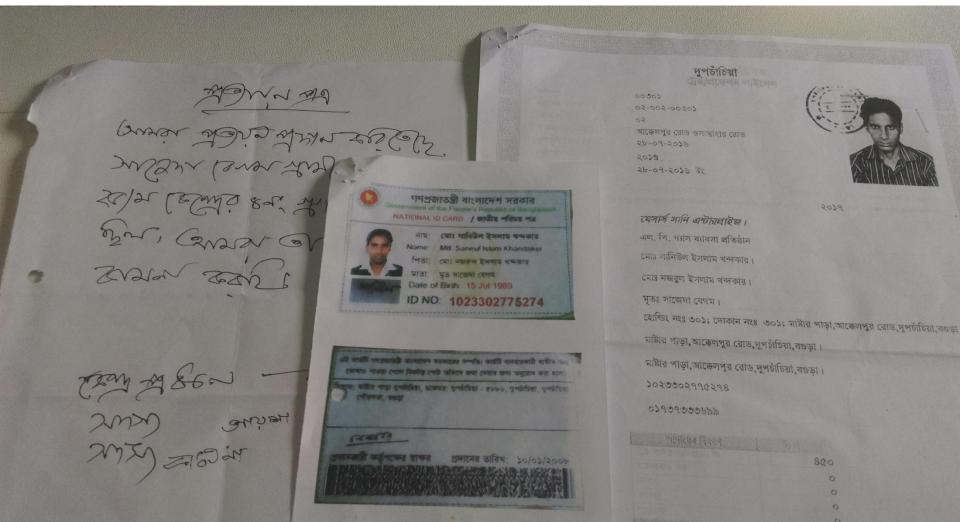












# **FAMILY PICTURE**

