

Proposed NU Business Name: **SENTO ENTERPRIZE**



Project identification and prepared by: Md Nazim Uddin
Najorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SENTO MIAH
Age	:	02-04-1983(34 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	07 Brother & 05 Sisters
Address	:	Vill: Duajani, P.O: Nagorpur, P.S: Nagorpur, 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	:	MOST. RUBY BEGUM
(iii) Father's name	:	LATE. NAIEB ALI
(iv) GB member's info	:	Branch: Nagorpur , Centre # 06 (Female), Member ID: 3633, Group No: 06 Member since: 05-082010(07Years) First loan: BDT 5,000
Further Information:		Existing Loan: 50,000/-Outstanding Loan :14800/-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-553663
Mother's Contact No.	:	01711-513762
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RUBY BEGUM joined Grameen Bank since 07 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

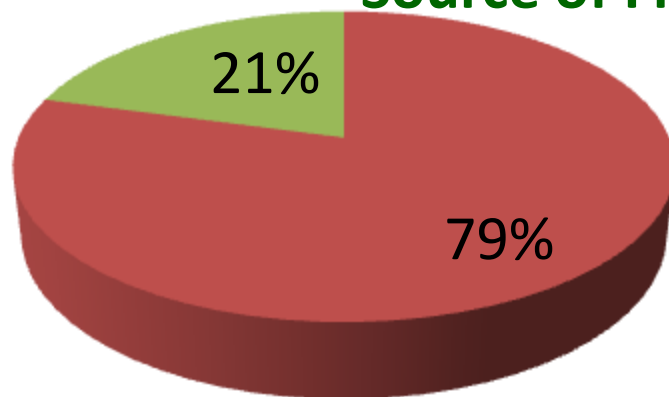
Business Name	:	SENTO ENTERPRIZE
Location	:	South Nagorpur chorasta,Nagorpur
Total Investment in BDT	:	BDT 3,86,000/-
Financing	:	Self BDT 3,06,000/-(from existing business) 79% Required Investment BDT 80,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	200 ft x 200 ft= 4000 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing two employes.▪Collects goods from Nagorpur▪The Shop is own.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Jute,Pier,Cover,oven,Bricks.Sand ETC	2700	81000	972000
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			
Jute,Pier,Cover,oven,Bricks.Sand ETC	2025	60750	729000
Total Variable Expense	2025	60750	729000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Entertainment		200	2400
Salary (Self)		10000	120000
Mobil Bill		300	3600
Total Fixed Cost (D)		16000	192000
Net Profit (E)= [C-D]		4250	51000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Jute	250	200	50000			0	50,000
Bricks						40000	40,000
Sands						40000	40,000
Pier	500	150	75000			0	75,000
cover	200	500	100000			0	100,000
Oven	220	250	55000				55,000
Other			26000				
Total	920		306000	0		80,000	386,000

Source of Finance



- Entrepreneur's Contribution 306,000
- Investor's Investment 80,000
- Total 386,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Jute,Pier,Cover,oven,Bricks.S and ETC	2700	81000	972000	1020600	1071630
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Jute,Pier,Cover,oven,Bricks.S and ETC	2025	60750	729000	765450	803722.5
Total Variable Expense	2025	60750	729000	765450	803722.5
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267907.5
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	28800	345600
Salary (Self)		5000	60000	60000	60000
Salary (Self)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		16000	192000	218800	536000
Net Profit (E)= [C-D]		4250	51000	53550	56228
Investment Pay Back			32000	32000	32000

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	80,000		
1.2	Net Profit	51,000	53550	56227.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	131,000	81,550	158,728
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)	32000	32000	32000
	Total Cash Outflow	112000	32000	32000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures



11513762



1711513762

























FAMILY PICTURE

