

Proposed NU Business Name: **SAJIB ENTERPRISE**

Project identification and prepared by: Md. Serajul Islam
Kiranigong Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAJIB DASH
Age	:	12-01-1990 (26 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Bager Bot Tola P.O: Bager, P.S: Keranigong , Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ORUNA RANI DASH
(iii) Father's name	:	RAMCHANDRO DASH
(iv) GB member's info	:	Branch: Tagria, Centre # 2 (Female), Member ID: 1151/1, Group No: 08 Member since: 02-03-1998(28 Years) First loan: BDT 3,000
Further Information:		Existing Loan: 55,000/-Outstanding Loan :4100/-
(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	:	07 years experience in running business. 07 Years experinence in own business. He has no training.
Other Own/Family Sources of Income	:	Bkash business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-183870
Mother's Contact No.	:	01840-130800
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ORUNA RANI DASH joined Grameen Bank since 28 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow .

Proposed Nobin Udyokta Business Info

Business Name	:	SAJIB ENTERPRISE
Location	:	Bager Bot Tola,Bager, Keranigonj
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from Dhaka▪25% goods on sales.▪The Shop is owned.▪Agreed grace period is 3 months.

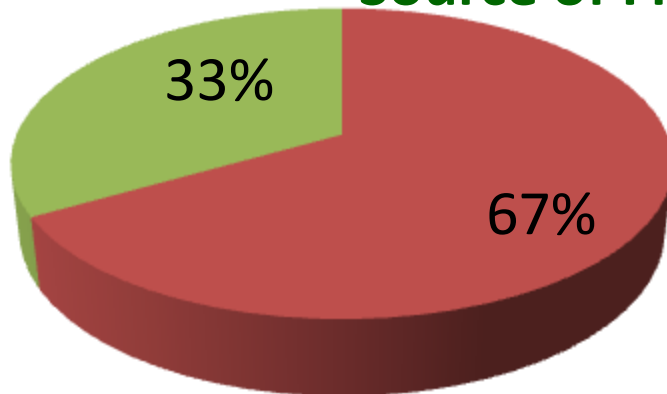
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
leather	1500	45000	540000
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			
leather	1125	33750	405000
Total Variable Expense	1125	33750	405000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Electric Bill		200	2400
Salary (Self)		5000	60000
Entertainment		100	1200
Mobil Bill		300	3600
Total Fixed Cost (D)		5600	67200
Net Profit (E)= [C-D]		5650	67800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Leather			100000			50000	150000
			0			0	0
			0			0	0
Total	0		100000	0		50,000	150,000

Source of Finance



- Entrepreneur's Contribution
100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
leather	2000	60000	720000	756000	793800
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
leather	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Electric Bill		200	2400	2700	3000
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5600	67200	67600	68000
Net Profit (E)= [C-D]		9400	112800	118440	124362
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	112,800	118440	124362
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92800	191240
	Total Cash Inflow	162,800	211,240	315,602
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	92,800	191,240	295,602

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE