

Proposed NU Business Name: **SABBIR ENTERPRISE**



Project identification and prepared by: MD. Ataur Rahman  
Sokhipur.

Project verified by: Md.Siddikur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>SANOWAR HOSSAIN</b>
Age	:	21-04-1982 (35Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	4 Brother 1 Sister
Address	:	Vill: Noluya P.O: Noluya P.S: Sokhipur 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	:	<b>SOMLA KHATUN</b>
(iii) Father's name	:	<b>MOFIJ UDDIN</b>
(iv) GB member's info	:	Branch :Basail Centre 28 (Female), Member ID: 1983 , Group No: 05 Member since:12-05-2000 (17 years) First loan: BDT 3000
Further Information:		Existing loan: BDT 30000, Outstanding Loan:Nil
(v) Who pays GB loan installment	:	Father
(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.)	:	No
Business Experiences and Training Info	:	2 years experience in running business. 05 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714240451
Family's Contact No.	:	01787822309
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Tangail..

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOMLA KHATUN** joined Grameen Bank since 17 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

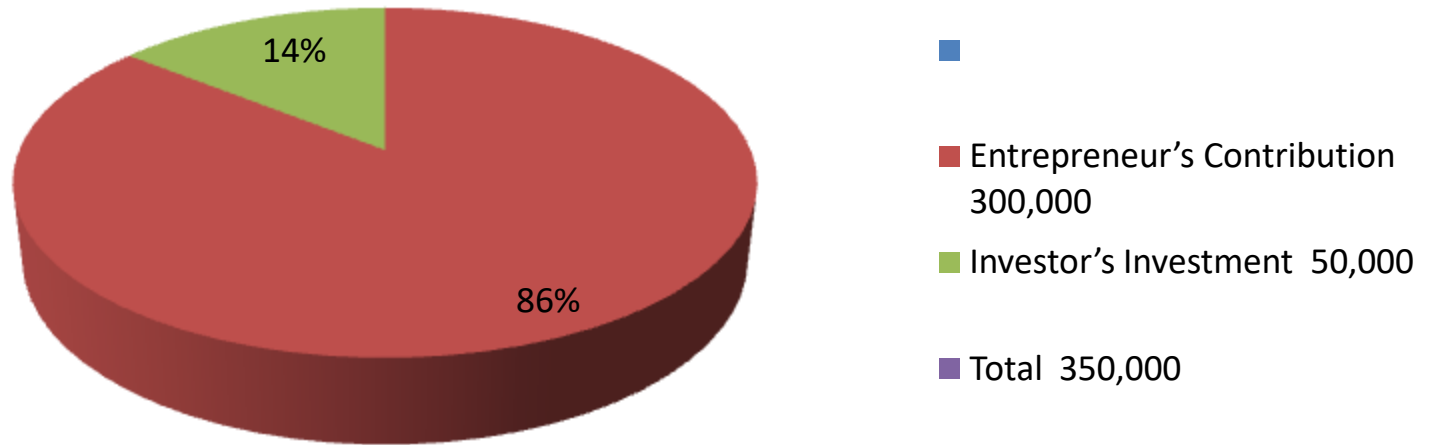
Business Name	:	<b>SABBIR ENTERPRISE</b>
Location	:	Noluya,Sokhipur,Tangail
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 300,000/- (from existing business) 89% Required Investment BDT 50,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50 ftx 10 ft=500 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Plastic furniture items,syramics items, etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The shop is owned.</li><li>▪Collects goods from Sokhipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Plastic furniture items, ceramics items, etc.	1700	51000	612000
		0	0
Total Sales(A)	1700	51000	612000
Less Variable Expense (B)			0
Plastic furniture items, ceramics items, etc.	1275	38250	459000
Total Variable Expense	1275	38250	459000
Contribution Margin (CM) [C=(A-B)]	425	12750	153000
Less Fixed Expense			
Rent			0
Electric Bill		700	8400
Transportation		1,500	18000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		100	1200
Guard		150	1800
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		7,750	93000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Plastic furniture & ceramics item			300000			50,000	350,000
	0	0	300,000	0	0	50,000	350000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Car & Motors item	2200	66000	792000	831600	873180
<b>Total Sales(A)</b>	<b>2200</b>	<b>66000</b>	<b>792000</b>	<b>831600</b>	<b>873180</b>
<b>Less Variable Expense (B)</b>					
Car & Motors item	1650	49500	594000	623700	654885
<b>Total Variable Expense</b>	<b>1650</b>	<b>49500</b>	<b>594000</b>	<b>623700</b>	<b>654885</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16500</b>	<b>198000</b>	<b>207900</b>	<b>218295</b>
<b>Less Fixed Expense</b>					
Rent		700	8400	8400	8400
Electric Bill		1,500	18000	216000	2592000
Transportaion		5000	60000	63000	66150
Salary (Self)			0	0	0
Salary (Staff)		100	1200	1200	1200
Entertainment		150	1800	1800	1800
Guard			0	0	0
Generator		300	3600	3600	3600
Mobile Bill			0	0	0
<b>Total Fixed Cost (D)</b>		<b>7,750</b>	<b>89400</b>	<b>290400</b>	<b>2669550</b>
<b>Net Profit (E)= [C-D]</b>		<b>8750</b>	<b>105000</b>	<b>110250</b>	<b>115763</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	105,000	110250	115762.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85000	175250
	<b>Total Cash Inflow</b>	<b>155,000</b>	<b>195,250</b>	<b>291,013</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>85,000</b>	<b>175,250</b>	<b>271,013</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 05years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# FAMILY PICTURE



# FAMILY PICTURE