

Proposed NU Business Name: **SAJJAD CORPORATION**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SHOHIDUL ISLAM MOJUMDAR |
| Age | : | 01-01-1987(31 Years) |
| Education, till to date | : | Class-H.S.C |
| Marital status | : | Married |
| Children | : | 2 Sons |
| No. of siblings: | : | 02 Sisters, 03 Brother |
| Address | : | Vill:Onontopur, P.O:Porshuram, P.S: Porshuram, Dist: Feni. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | CHOKINA AKTER |
| (iii) Father's name | : | MD.NURUL ISLAM MOJUMDAR |
| (iv) GB member's info | : | Branch: Porshuram, Centre # 10(Female), Member ID:5026/2, Group No: 05 Member since: 10-05-2007-2017 First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 30,000/- Outstanding loan: 29440 |
| (v) Who pays GB loan installment | : | Mother |
| (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.) | : | Nil |
| Business Experiences and Training Info | : | 05years experience in running business. No |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01619-637326 |
| Mother's Contact No. | : | 01820-127350 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.Porshuram,Feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHOKINA AKTER joined Grameen Bank since 12 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

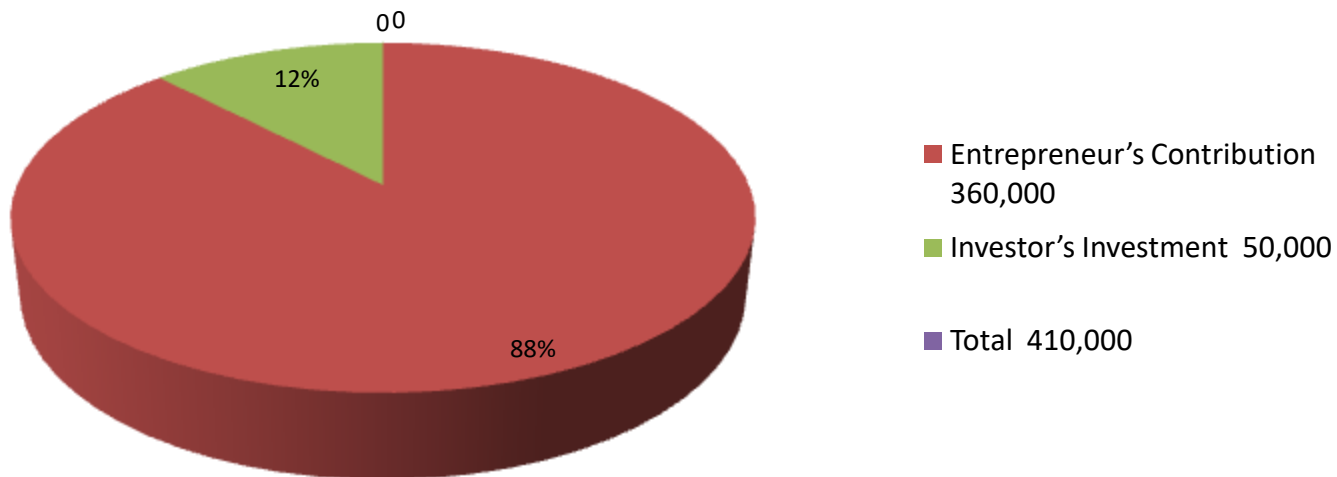
| | | |
|---|---|---|
| Business Name | : | SAJJAD CORPORATION |
| Location | : | Dakbangla mor, Porshuram, Feni. |
| Total Investment in BDT | : | BDT 4,00,000/- |
| Financing | : | Self BDT 3,50,000(from existing business) 77% Required Investment BDT,50,000(as equity) 23% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 35ft x 20 ft. = 700square ft |
| Security of the shop | : | 1,00,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;cake,biscute,pinatbun,cookis,others..▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing 2employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

Existing

| Particular | Daily | Monthly | Yearly |
|--|--------------|---------------|----------------|
| Revnuue (Sale) | | | |
| powrutu,cake,biscute,cookis,others | 20000 | 600000 | 7200000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 20000 | 600000 | 7200000 |
| Less Variable Expense (B) | | | 0 |
| powrutu,cake,biscute,cookis,others | 17600 | 528000 | 6336000 |
| Total Variable Expense | 17600 | 528000 | 6336000 |
| Contributon Margin (CM) [C=(A-B)] | 2400 | 72000 | 864000 |
| Less Fixed Expense | | | |
| Rent | | 2000 | 24000 |
| Electric Bill | | 800 | 9600 |
| Transportaion | | 0 | 0 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff)2 | | 20000 | 240000 |
| Entertainment | | 300 | 3600 |
| Guard | | 0 | 0 |
| Generator | | 150 | 1800 |
| Mobile Bill | | 400 | 4800 |
| Total Fixed Cost (D) | | 28650 | 343800 |
| Net Profit (E)= [C-D] | | 43350 | 520200 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------------|----------------|---------------|----------------|
| powruty | 25,000 | 10,000 | 35,000 |
| cake | 30,000 | | 30,000 |
| biscute | 20,000 | 10,000 | 30,000 |
| peanut bun | 20,000 | 10,000 | 30,000 |
| tost misty | 30,000 | 10,000 | 40,000 |
| honey combo | 25,000 | 0 | 25,000 |
| delisera+solttino | 55,000 | 0 | 55,000 |
| cookis+family cake | 55,000 | 0 | 55,000 |
| others | 0 | 10,000 | 10,000 |
| security | 100,000 | | 100,000 |
| Total | 360,000 | 50,000 | 410,000 |



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|--------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| powruty, cake, biscute, cookis, others | 25000 | 750000 | 9000000 | 9450000 | 9922500 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 25000 | 750000 | 9000000 | 9450000 | 9922500 |
| Less Variable Expense (B) | | | | | |
| silver disk, jug, paint, iron, electronic etc. | 22000 | 660000 | 7920000 | 8316000 | 8731800 |
| Total Variable Expense | 22000 | 660000 | 7920000 | 8316000 | 8731800 |
| Contributon Margin (CM) [C=(A-B)] | 3000 | 90000 | 1080000 | 1134000 | 1190700 |
| Less Fixed Expense | | | | | |
| Rent | | 2000 | 24000 | 24000 | 24000 |
| Electric Bill | | 800 | 9600 | 9900 | 10200 |
| Transportaion | | 0 | 0 | 0 | 0 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 20000 | 240000 | 240000 | 240000 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 150 | 1800 | 1800 | 1800 |
| Mobil Bill | | 400 | 4800 | 4900 | 5000 |
| Total Fixed Cost (D) | | 28650 | 342000 | 342400 | 342800 |
| Net Profit (E)= [C-D] | | 61350 | 736200 | 773010 | 811661 |
| 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 | 736,200 | 773010 | 811660.5 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 716200 | 1469210 |
| | Total Cash Inflow | 786,200 | 1,489,210 | 2,280,871 |
| 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 | 716,200 | 1,469,210 | 2,260,871 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dak bangla mor,
Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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PEANUT BUTTER CRISPS



FAMILY PICTURE

