

## Proposed NU Business Name: **SOJIB BASTRO BITAN**



Project prepared by : Ishak Chambugong  
Sonatala unit.Bogra

Project verified by: Md.mozaharul islam Sarker



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Md. Sajib Mia</b>
Age	:	30-11-1991(26 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill: Maddodigalkandi P.O: Veluerpara P.S: Sonatala Dist: Bogra.
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>Most. Rousonara Khatun</b>
(iii) Father's name	:	<b>MD. Eliash Uddin Khandokar</b>
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 47(Female), Member ID: 10383/1, Group No: 01 Member since: 01-01-2004 (05Years) First loan: BDT 4,000/- Existing Loan: BDT 20,000/-, Outstanding loan: 12,000
Further Information:		
(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.)	:	Nil
Business Experiences and Training Info	:	07 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.	:	01735-279427
Mother's Contact No.	:	01737-594916
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Rousonara khatun** joined Grameen Bank since 05 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAJIB BASTRA BITAN</b>
Location	:	Collage station, bottola, Sonatala Bogra.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,70,000/- (from existing business) 64% Required Investment BDT 40,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 12 ft = 112 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods; Shari, lungi, three pise, Borka, Orna, etc.</li><li>▪ Average gain on 20% sale.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ None employee will be appointed.</li><li>▪ The shop is own.</li><li>▪ Collects goods from local market</li><li>▪ Agreed grace period is 3 months.</li></ul>

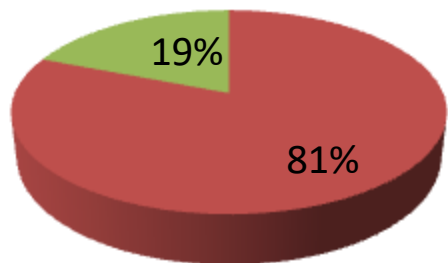
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloths items	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Cloths items	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,000	12,000
Electricity Bill		300	3,600
Salary (self)		5,000	60,000
Guard		200	2,400
Generator		-	0
Mobile Bill		100	1,200
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,600</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shari	40	500	20,000	1	40,000	40,000	60,000
Lungi	45	220	9,900	0	0	0	9,900
Tree pice	55	600	33,000	0	0	0	33,000
Borka	25	600	15,000			0	15,000
Pent	50	300	15,000	0	0	0	15,000
Shirt	45	250	11,250		0	0	11,250
Others	1	15850	15,850		0	0	15,850
Security	1	50000	50,000	0	0	0	50,000
Total	<b>262</b>	<b>68320</b>	<b>170000</b>	<b>1</b>	<b>40000</b>	<b>40000</b>	<b>210000</b>

## Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 40,000
- Total 210,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Cloths items	2,900	87,000	1,044,000	1,096,200	1,151,010
<b>Total Sales (A)</b>	<b>2,900</b>	<b>87,000</b>	<b>1,044,000</b>	<b>1,096,200</b>	<b>1,151,010</b>
<b>Less. Variable Expense</b>					
Cloths items	2,320	69,600	835,200	876,960	920,808
<b>Total variable Expense (B)</b>	<b>2,320</b>	<b>69,600</b>	<b>835,200</b>	<b>876,960</b>	<b>920,808</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>580</b>	<b>17,400</b>	<b>208,800</b>	<b>219,240</b>	<b>230,202</b>
<b>Less. Fixed Expense</b>					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Guard		200	2,400	2,400	2,400
Generator		-	0	0	-
Mobile Bill		100	1,200	1,200	1,200
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,600</b>	<b>79,200</b>	<b>79,200</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>10,800</b>	<b>129,600</b>	<b>140,040</b>	<b>151,002</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	129,600	140,040	151,002
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		113,600	237,640
	<b>Total Cash Inflow</b>	<b>169,600</b>	<b>253,640</b>	<b>388,642</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>113,600</b>	<b>237,640</b>	<b>372,642</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 1 Years  
Quality goods & services;  
Skill and experience; 1Years

## **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

