

**Proposed NU Business Name: SAYEED SAJID PARTS CORNER AND DAIRY FARM**



Project identification and prepared by: MST. MAHFUJA KHATUN  
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

## *Brief Bio of The Proposed Nabin Udyokta*

Name	:	<b>MD. SHAH ALOM</b>
Age	:	01-01-1990(27 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	3 Sons
No. of siblings:	:	2 Brothers    Sister
Address	:	Vill: Gonarchala; P.O: Kachuya, P.S: Shakhipur,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>MST. BEGUM</b>
(iii) Father's name	:	<b>HARUN MIA</b>
(iv) GB member's info	:	Branch: Kachuya, Centre # 02 (Female), Member ID: 1989, Group No: 07 Member since: 01-06-2005(12 Years) First loan: BDT 3,000/-                      Existing loan: BDT 1,00,000/- Outstanding loan: BDT
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 & Skill Own Business and Training Info	:	07 years of business experience. 07 years experience in running business. Yes, He has 07 years training.
Other Own/Family Sources of Income	:	Yes, he has others business of furniture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-588029
Mother's Contact No.	:	01780-629277
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BEGUM** joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAYEED SAJID PARTS CORNER AND DAIRY FARM</b>
Location	:	Vill: Kaliyapara ;P.O : Kachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 5,68,800
Financing	:	Self BDT 4,88,800 (from existing business) 86% Required Investment BDT 80,000(as equity) 14%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	24 ft x 12 ft= 288 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow, Tiyear, Parts, Electronics, Others etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Barochana, Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

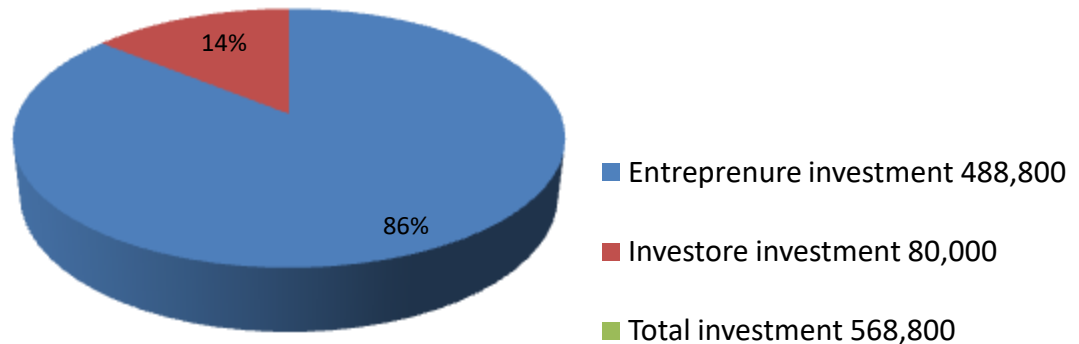
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow, Tiyear, Parts, Electronics, Others	10,000	300,000	3,600,000
<b>Total Sales (A)</b>	10,000	300,000	3,600,000
<b>Less. Variable Expense</b>			
Cow, Tiyear, Parts, Electronics, Others	7,000	210,000	2,520,000
<b>Total variable Expense (B)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>5,900</b>	<b>70,800</b>
<b>Net Profit (E) [C-D]</b>		<b>84,100</b>	<b>1,009,200</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	3	110000	330000	Cow	1	80000	80,000	410,000
Tiyear	12	2400	28800		0		0	28,800
Parts	1	80000	80000		0	0	0	80,000
Electronics	1	50000	50000		0	0	0	50,000
	0	200000	0		0	0	0	0
	0	2580	0		0	0	0	0
	0	320	0		0	0	0	0
	0	450	0		0	0	0	0
	0	1235	0		0	0	0	0
	0	5240	0		0	0	0	0
Security			0			0	0	0
<b>Total</b>			488800			80000	80,000	<b>568,800</b>

## Source of finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
	15,000	450,000	5,400,000	5,670,000	5,953,500
		0	0	0	0
<b>Total Sales (A)</b>	15,000	450,000	5,400,000	5,670,000	5,953,500
<b>Less. Variable Expense</b>		0	0	0	0
	12,000	360,000	4,320,000	4,536,000	4,762,800
<b>Total variable Expense (B)</b>	<b>12,000</b>	360,000	4,320,000	4,536,000	4,762,800
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>3,000</b>	90,000	1,080,000	1,134,000	1,190,700
<b>Less. Fixed Expense</b>			0	0	0
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		400	4,800	5,040	5,292
<b>Non Cash Item</b>			0	0	0
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,900</b>	70,800	74,340	78,057
<b>Net Profit (E) [C-D)</b>		<b>84,100</b>	1,009,200	1,059,660	1,112,643
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	1,009,200	1,059,660	1,112,643
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		977,200	2,004,860
	<b>Total Cash Inflow</b>	<b>1,089,200</b>	<b>2,036,860</b>	<b>3,117,503</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>977,200</b>	<b>2,004,860</b>	<b>3,085,503</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 07 Years  
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









