

Proposed NU Business Name: **SAFI DOI GHOR**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU HASAN SARDAR
Age	:	13-08-1985 (21 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01 Son & 01 Duaghter
No. of siblings:	:	03 Sister
Address	:	Vill: Narhotto (Sardar Para), P.O: Narhotto Thana: Kahalu 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	:	MST. JAHEDA BEGUM
(iii) Father's name	:	LATE ABDUL GONI SARDAR
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 51(Female), Member ID: 5137, Group No: 03 Member since: 11-05-1998 (05 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT: 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.)	:	Nil
Business Experiences and Training Info	:	02 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-999050
Mother's Contact No.	:	01738-835700
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHEDA BEGUM joined Grameen Bank since 5 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAFI DOI GHOR
Location	:	Dorgarhat, Kahalu ,Bogra
Total Investment in BDT	:	BDT 116,000/-
Financing	:	Self BDT 56,000/-(from existing business) 48% Required Investment BDT 60,000/-(as equity) 52%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sweet & Doy etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra▪Agreed grace period is 3 months.

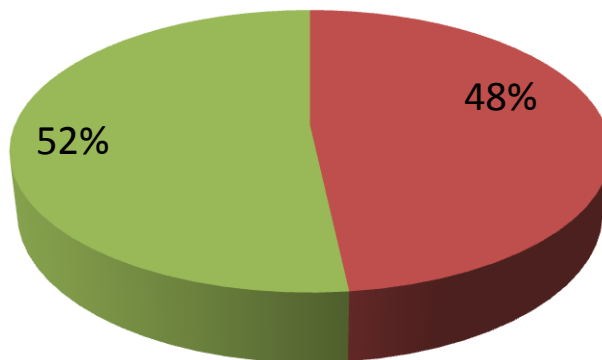
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
	3200	96000	1152000
Total variable Expense (B)	3,200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Electricity bill		800	9600
Transportation		5000	60000
Salary (self)		5000	60000
Guard		300	3600
Entertainment		1500	18000
Mobile bill		600	7200
Total fixed cost (D)		13,200	158400
Net Profit (E)= [C-D]		10,800	129600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Doy	400	110	44000	0	0	0	44000
Sweet	40	150	6000	0	0	0	6000
Milk	3	2000	6000	30	2000	60000	66000
Total	443	0	56,000	30	0	60,000	116000

Source of Finance



- Entrepreneur's Contribution 56,000
- Investor's Investment 60,000
- Total 116,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	5,000	150000	1800000	1890000	1984500
Total Sales (A)	5,000	150000	1800000	1890000	1984500
Less Variable Expense		0	0	0	0
	4000	120000	1440000	1512000	1587600
		0	0	0	0
Total variable Expense (B)	4,000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000	396900
Less Variable Expense			0	0	0
Electricity bill		1000	12000	12600	13230
Transportation		5000	60000	63000	66150
Salary (self)		5000	60000	63000	66150
Salary(Staff)		5,000	60000	63000	66150
Guard		300	3600	3780	3969
Entertainment		1500	18000	18900	19845
Mobile bill		800	9600	10080	10584
Total fixed cost (D)		18,600	223200	234360	246078
Net Profit (E)= [C-D]		11,400	136800	143640	150822
Investment Payback			24,000	24,000	24,000

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

SR#	<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	60,000		
1.2	Net Profit	136800	143640	150822
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108,800	224,440
	Total Cash Inflow	206,800	252,440	375,262
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	98,000	24000	24000
3	Net Cash Surplus	108,800	224440	347262

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01, Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









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সার্ফ
দই
ঘর
পাওয়া
ফার

সার্ফ দই ঘর



এখানে দেশী গরুর দুধ দিয়ে
উন্নতমানের দই মিষ্টি তৈরি করা
হয়, ও, যে কোন অনুরোধের
অডার নেওয়া হয়।
প্রোঃ আবু হাসান সরদার
মোবাইল-০১৭২৫-৯৯১০৫১

বোন
মাত্র ৭ দিনে
সম্পাদন
০১৭২৫-৬৬১৭২২







FAMILY PICTURE

