

Proposed NU Business Name: **SATHI BADING HOUSE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED SOBUJ
Age	:	31-11-1983 (34 Years)
Education, till to date	:	ClassFive
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	03 Brothers 2Sisters
Address	:	Vill: Alampur, P.O: Siloniya, P.S: Dagonvuiyan, 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	:	AROVERNESSA
(iii) Father's name	:	ABDUL SOBAHAN
(iv) GB member's info	:	Branch:Jayloskor ,Dagonbhuyain, Centre # 47(Female), Member ID: 8003/1, Group No: 09 Member since: 15/04/1997 (20Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 20,000
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	20years experience in running business. 10 years is won business. He has 10 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828071438
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

AROBERNESSA joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultural

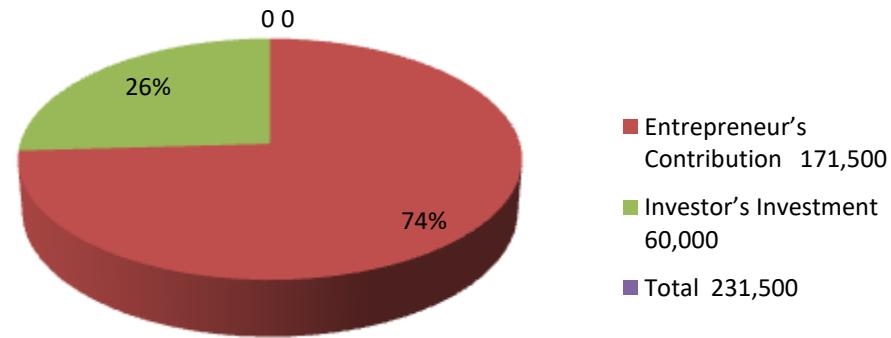
Proposed Nobin Udyokta Business Info

Business Name	:	SATHI BADING HOUSE
Location	:	Alampur road,Amirgow Bazar, Dagonvuiyan, Feni.
Total Investment in BDT	:	BDT 231500/-
Financing	:	Self BDT 171500/-(from existing business) 74% Required Investment BDT 60000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Layf,Tosok,coton item etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture item	2500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
furniture item	1875	56250	675000
Total Variable exp. (B)	1875	56250	675000
Contribution Margin CM [C= (A-B)]	625	18750	225000
less fixed exp.			
Rent		1000	12000
Electricity bill		250	3000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		0	0
Generator		300	3600
Mobile bill		500	6000
total fixed cost (D)		8200	98400
Nit profit		10550	126600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tosok	10	2500	25000	0	0	0	25000
Layef	5	1500	7500	0	0	0	7500
Balish	70	250	17500	0	0	0	17500
Call balish	15	400	6000	0	0	0	6,000
Cloths	150	50	7500	0	0	40,000	47,500
Gagim	1	5000	5000	0	0	0	5,000
Coton	1400	70	98000	0	0	20,000	118,000
Security	0	0	5000	0	0	0	5,000
Total	0	0	171500	0	0	60,000	231,500



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
furniture item	4700	141000	1692000	1776600	1865430
Total Sales (A)	4700	141000	1692000	1776600	1865430
less variable Expenses					
furniture item	3525	105750	1269000	1332450	1399072.5
Total variable Expenses (B)	3525	105750	1269000	1332450	1399072.5
Contribution Margin (CM)= (A-B)	1175	35250	423000	444150	466357.5
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6200	6400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		0	0	0	0
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
Total Fixed Cost		14150	169800	170400	171000
Net Profit (E) (C-D)		21100	253200	273750	295357.5
Investment Payback			24000	24000	24000

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	253200	273750	295357.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		229,200	478,950
	Total Cash Inflow	313,200	502,950	774,308
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)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	229,200	478,950	750,308

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 20 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











স্মার্ট বোর্ডিং হার্ডজ

এখানে সুন্দর কারিগর দ্বারা লেপ, তোষক, জাজিম, বেডসীট

ঘশারী, বালিশ এবং ছাতর কাজ করা হয়।

প্রাঃ মোঃ সবুজ মোবাইলঃ ০১৮২৮০৭১৪৩৮

আমিরগাঁও বাজার, আলামপুর রোড, দাগনভূঞা, ফেনী। মোবাঃ ০১৬৭৩-৪৩৬৩৪৯

স্মার্ট বোর্ডিং হার্ডজ

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FAMILY PICTURE

