

SAIEED KHADDO VANDAR



Project identification by: Sirajul Islam (*Unit Manager, Elenga, Tangail*)

Project prepared by: Mizanur Rahman Patwary

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIFUL ISLAM
Age	:	05-01-1994 (20 Years)
Education, till to date	:	HSC Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 2 Sister
Present Address		Vill: Moshinda P.O: Elenga P.S: Kalihati 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	:	DUDHJAN BEGUM
(iii) Father's name	:	AHAMMAD ALI
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 02 (Female), Member ID: 4541, Group No: 04 Member since: 03-08-1993 (21 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 60,000 Outstanding loan: BDT 33,600
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Rice business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-554495
Brother Contact No.	:	01713-990007
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Dudhjan begum is a member of Grameen Bank since 19 years. At first she took 3,000 taka loan from Grameen Bank. Dudhjan Begum gradually took loan from GB. Utilize loan in her husband rice business and agriculture. She made four tin shed house, Install a tube-well, Purchase 14 decimal land.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIEED KHADDO VANDAR
Location	:	Near Elenga bus stand, Tangail
Total Investment in BDT	:	3,73,000 taka
Financing	:	Self BDT 1,73,000 (from existing business) 46% Required Investment BDT 2,00,000 (as equity) 54%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Rice, broken rice, Bran, Husk.▪Whole seller and retailer.▪Average 5% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Elenga, Ichapur, Hamidpur.▪The shop is rented.▪Agreed grace period is 4 months.

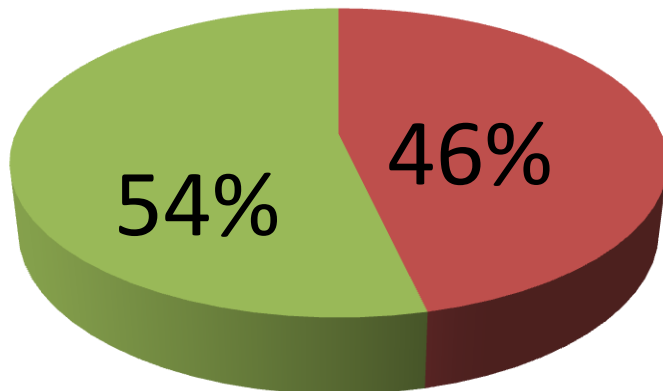
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice (BR-29, Shorna, Miniket, Najirshail, Broken rice, Husk, Bran etc)	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Rice (BR-29, Shorna, Miniket, Najirshail, Broken rice, Husk, Bran etc)	9,500	285,000	3,420,000
Total variable Expense (B)	9,500	285,000	3,420,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		4,000	48,000
Salary (staff)		4,000	48,000
Entertainment		300	3,600
Total fixed Cost (D)		10,800	129,600
Net Profit (E) [C-D]		4,200	50,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
BR-29	40,800	85,000	1,25,000
Miniket	34,500	68,000	1,02,000
Najirshail	22,500	47,000	69,500
Various fat rice	32,000	-	32,000
Broken rice	8,400	-	8,400
Husk	6,800	-	6,800
Bran	3,000	-	3,000
Security	25,000	-	25,000
Total	1,73,000	2,00,000	3,73,000

Source of Finance



- Entrepreneur's Contribution 173,000
- Investor's Investment 200,000
- Total 373,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice (BR-29, Shorna, Miniket, Najirshail, Broken rice, Husk, Bran etc)	15,000	450,000	5,400,000	5,670,000	5,953,500
Total Sales (A)	15,000	450,000	5,400,000	5,670,000	5,953,500
Less. Variable Expense					
Rice (BR-29, Shorna, Miniket, Najirshail, Broken rice, Husk, Bran etc)	14,250	427,500	5,130,000	5,386,500	5,655,825
Total variable Expense (B)	14,250	427,500	5,130,000	5,386,500	5,655,825
Contribution Margin (CM) [C=(A-B)]		22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		200	2,400	2,400	2,400
Mobile bill & SMS Monitoring		500	6,000	6,000	6,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		500	6,000	6,000	6,000
Total Fixed Cost		13,200	158,400	158,400	158,400
Net Profit (E) [C-D]		9,300	111,600	125,100	139,275
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	111,600	125,100	139,275
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		31,600	76,700
	Total Cash Inflow	311,600	156,700	215,975
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	31,600	76,700	135,975

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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
Local competitors;

Pictures





FAMILY PICTURE

