

## Proposed NU Business Name: **SIFAT PRODUCTS**



Project identification and prepared by: Md. Abu Bakkar  
Siddique,  
Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



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

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

Name	:	<b>MD. SIFATUL ISLAM</b>
Age	:	14-05-1996 ( 19Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Nordapara P.O: Dokshinkhan, P.S: Dokshinkhan Dist: Dhaka
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>SETERA HAQUE</b>
(iii) Father's name	:	<b>MD. SHAMSUL HAQUE</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara, Centre # 63(Female), Member ID: 6395/1 Group No: 09 Member since: 12-10-2006 (09 Years) First loan:7,000 taka.
Further Information:	:	Existing loan: BDT 60,000 Outstanding loan: BDT 30,000
(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

## ***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 one year hand training from a factory.
Other Own/Family Sources of Income	:	Father's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01192-038380
Mother Contact No.	:	
NU Project Source/ Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Setera Haque is a member of Grameen Bank since 9 years. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SIFAT PRODUCTS</b>
Location	:	At Entrepreneur own house, Noddapara, Dokshinkhan
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,00,000 (from existing business) 57% Required Investment BDT 1,50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"><li>▪Manufacturer of yarn cotton.</li><li>▪Production cost BDT 75 and Selling price BDT 110.</li><li>▪The business is operating by entrepreneur. Existing one artisans.</li><li>▪After getting equity fund one artisans will be appointed.</li><li>▪Collects goods from Narayangonj, Azimpur, Uttara, Dewangonj.</li><li>▪Agreed grace period is 4 months.</li></ul>

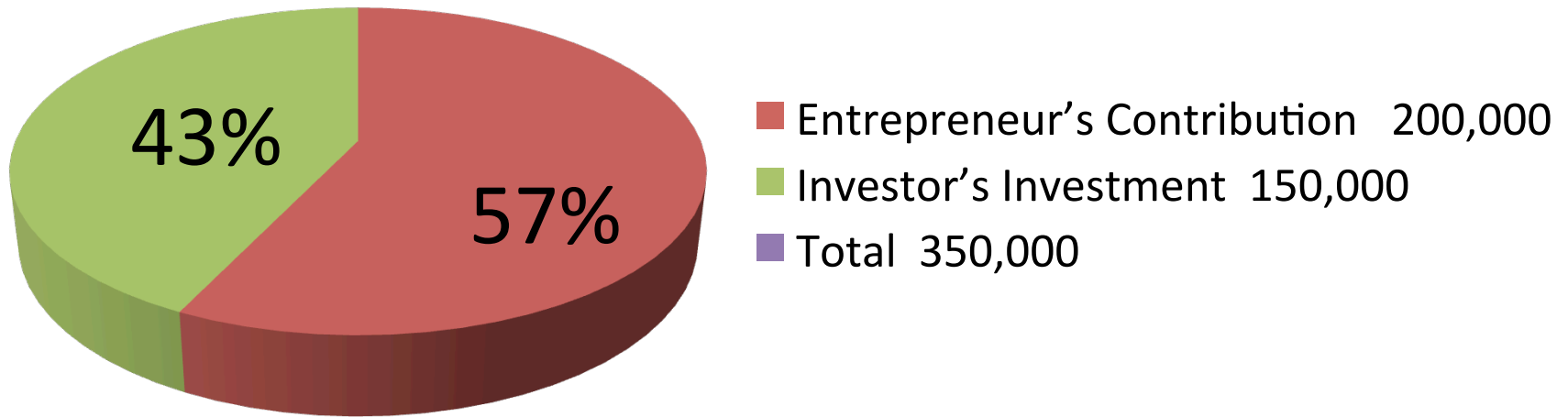
## Existing Business (BDT)

Particular	Weekly	Monthly	Yearly
<b>Revenue (sales)</b>			
Yarn (170 pound x 110)	18,700	74,800	897,600
<b>Total Sales (A)</b>	<b>18,700</b>	<b>74,800</b>	<b>897,600</b>
<b>Less. Variable Expense</b>			
Yarn (170 pound x 75)	12,750	51,000	612,000
<b>Total variable Expense (B)</b>	<b>12,750</b>	<b>51,000</b>	<b>612,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>5,950</b>	<b>23,800</b>	<b>285,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		2,000	24,000
Mobile Bill		400	4,800
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>13,200</b>	<b>158,400</b>
<b>Net Profit (E) [C-D]</b>		<b>10,600</b>	<b>127,200</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Thread, Mobil, Belt, Bobbin, Clip	1,00,000	1,50,000	2,50,000
Doshting machine, two horse motor, Frame, Cap	1,00,000	-	1,00,000
<b>Total</b>	<b>2,00,000</b>	<b>1,50,000</b>	<b>3,50,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Weekly	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Yarn (300 pound x 110)	33,000	132,000	1,584,000	1,663,200	1,746,360
<b>Total Sales (A)</b>	<b>33,000</b>	<b>132,000</b>	<b>1,584,000</b>	<b>1,663,200</b>	<b>1,746,360</b>
<b>Less. Variable Expense</b>					
Yarn (300 pound x 75)	22,500	90,000	1,080,000	1,134,000	1,190,700
<b>Total variable Expense (B)</b>	<b>22,500</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>10,500</b>	<b>42,000</b>	<b>504,000</b>	<b>529,200</b>	<b>555,660</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		2,000	24,000	24,000	24,000
Mobile bill & SMS Monitoring		400	4,800	5,300	6,000
Transportation		2,500	30,000	32,000	34,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		8,000	96,000	96,000	96,000
Entertainment		500	6,000	6,500	7,000
<b>Non Cash Item</b>					
Depreciation		1,667	20,000	20,000	20,000
<b>Total Fixed Cost</b>		<b>20,067</b>	<b>240,800</b>	<b>243,800</b>	<b>247,000</b>
<b>Net Profit (E) [C-D]</b>		<b>21,933</b>	<b>263,200</b>	<b>285,400</b>	<b>308,660</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</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 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	263,200	285,400	308,660
1.3	Depreciation (Non cash item)	20,000	20,000	20,000
1.4	Opening Balance of Cash Surplus		223,200	468,600
	<b>Total Cash Inflow</b>	<b>433,200</b>	<b>528,600</b>	<b>797,260</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>223,200</b>	<b>468,600</b>	<b>737,260</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 03 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

Pictures

















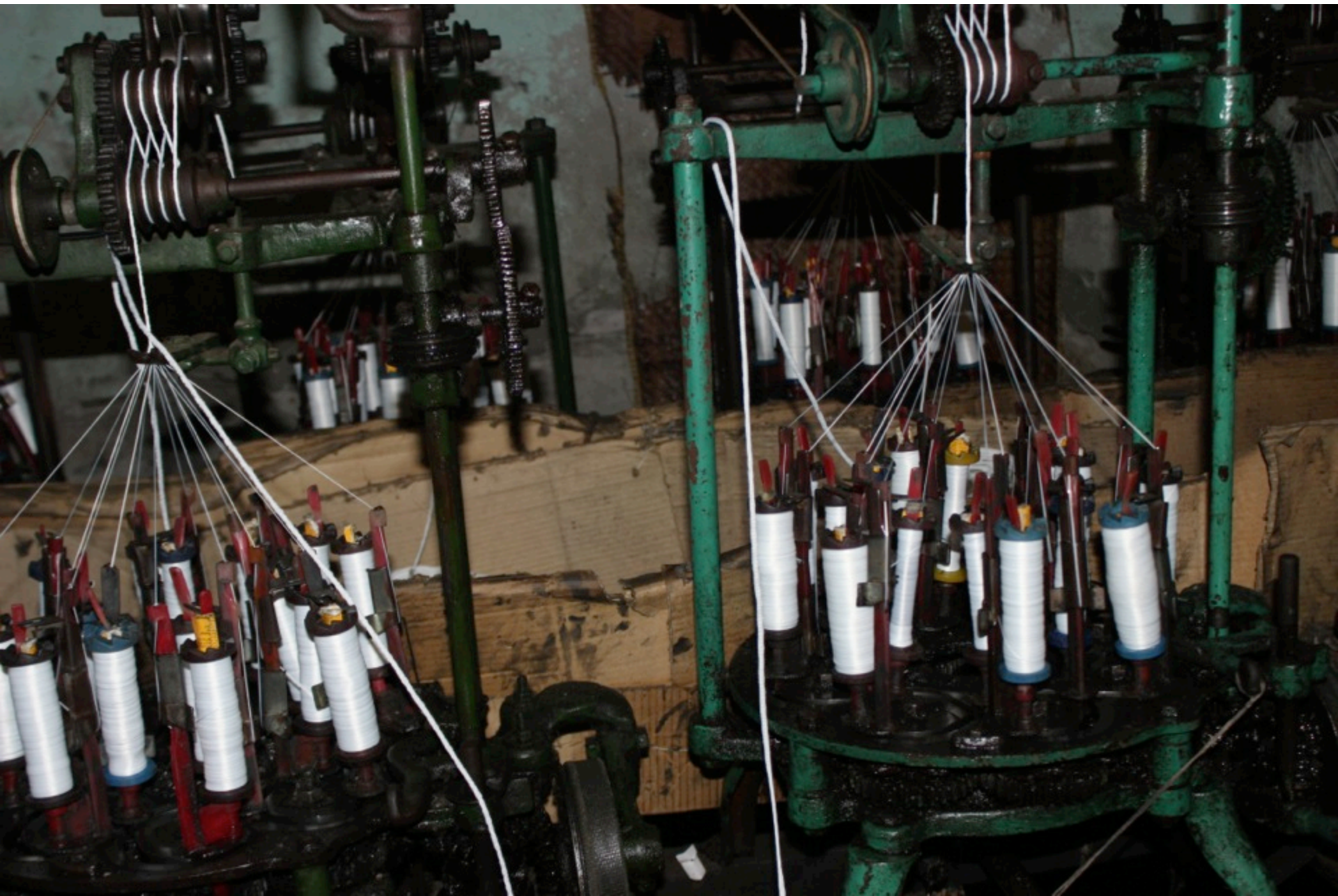




দ্বিফল প্রোডাক্ট  
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নদাপড়া, দক্ষিণখান  
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# FAMILY PICTURE

