

Proposed NU Business Name: **BISHMILLAH S S TAHI & ALMUNIYAM**



Project identification and prepared by:MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL HI SOHAG
Age	:	03-05-1982 (35 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Sakanderpur P.O: Sakanderpur P.S:Doganbhuyain 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	:	BIBI HAZERA KHATUN
(iii) Father's name	:	MD :ALI AHAMMED
(iv) GB member's info	:	Branch: Doganbhuyain, Doganbhuyain, Centre # 11 (Female), Member ID: 1453/01, Group No: 02 Member since: 12-02-2011 (09 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 5,000 Outstanding loan: BDT4125
(v) Who pays GB loan installment	:	Mother
(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	:	13 years experience in running business. 06Years in own business. He has 07year training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825807941
Family's Contact No.	:	01992084646
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI HAZERA BEGUM joined Grameen Bank since 9 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SULTANA TAHI ALMUNIYAM & GLASS HOUSE
Location	:	Alipur Road,Dagonbhuiyan,Feni
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 350,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19%
Present salary/drawings from business(estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	29 ft x 16 ft= 464 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; S.S Pipe, Thai glass, Thai aluminum etc. ▪Average 20% gain on sales. ▪The business is operating by the entrepreneur himself. He has 08 employee. ▪One will be appointed after getting equity money ▪ The shop is rented. ▪ Collects goods from Feni. ▪ Agreed grace period is 3 months.

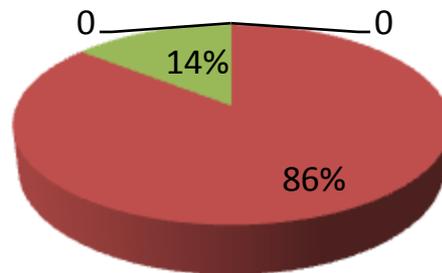
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)	9000	270000	3240000
S.S Pipe, Thai glass, Thai aluminum etc.	9000	270000	3240000
Total Sales (A)			
Less Variable Expense	7200	216000	2592000
S.S Pipe, Thai glass, Thai aluminum etc.	7200	216000	2592000
Total variable Expense (B)	1800	54000	648000
Contribution Margin (CM) [C=(A-B)]			
Less Variable Expense			
Rent		3000	36000
Electricity bill		1200	14400
Transportation		3000	36000
Salary (self)		5000	60000
Salary(Staff)		32000	384000
Entertainment		100	1200
Guard		100	1200
Generator		0	0
Mobile bill		400	4800
Total fixed cost (D)		44800	537600
Net Profit (E)= [C-D]		9200	110400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
S.S Pipe	0	0	70000	0	0	25000	95000
Thai pipe	0	0	30000	0	0	0	30000
Thai glass	0	0	25000	0	0	20000	45000
Whight glass	0	0	10000	0	0	15,000	25,000
S.S Hardware	0	0	20000	0	0	0	20000
Thai Hardware	0	0	35000	0	0	0	35000
Others	0	0	10000	0	0	20000	30000
Security	0	0	150000	0	0	0	150,000
Total	0	0	350000	0	0	80,000	430000

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 100,000
- Total 700,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
S.S Pipe, Thai glass, Thai aluminum etc.	11415	342450	4109400	4314870	4530613.5
Total Sales (A)	11415	189000	2268000	2381400	2500470
Less Variable Expense					
S.S Pipe, Thai glass, Thai aluminum etc.	9132	273960	3287520	3451896	3624490.8
Total variable Expense (B)	9132	273960	3287520	3451896	3624490.8
Contribution Margin (CM) [C=(A-B)	2283	68490	821880	862974	906122.7
Less Variable Expense					
Rent		3000	36000	36000	36000
Electricity bill		1400	16800	17000	17200
Transportation		3000	20400	20600	20800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		37000	444000	444200	444400
Entertainment		100	1200	1200	1200
Guard		100	1200	1200	1200
Generator		0	0	0	0
Mobile bill		500	6000	6200	6400
Total fixed cost (D)		50100	585600	586400	587200
Net Profit (E)= [C-D]		18390	236280	276574	318922.7
Investment Payback			32000	32000	32000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	236280	276574	318922.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		204280	448,854
	Total Cash Inflow	316,280	480,854	767,777
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	204,280	448,854	735,777

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 13 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









আবদুল বারিক মার্কেট

বিস্মিল্লাহ্ এস.এস

এন্ড থাই এ্যালুমিনিয়াম

সর্বশ্রেষ্ঠ জিনিসের সেরা দামে।

বিক্রয় - ঢাকার মসিরা নিজাম শাহের সু-বন্দোবস্ত আছে।

আবদুল বারিক মার্কেট, আশীপুর রোড, দক্ষিণ বাজার, দাশনবুর্গা, ফেনী। ০১৮২৫৮০৭৯৪১, ০১৯০০৬৬৯১৬৬

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FAMILY PICTURE

