

Proposed NU Business Name: BHAIBHAI SOAMILL



Project identification and prepared by: Md Habil Uddin
Najorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIFUL ISLAM
Age	:	10-05-1987 (30 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Khatori P.O: Nagorpur, P.S: Nagorpur, 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	:	MOST. SHAHIDA BEGUM
(iii) Father's name	:	LATE. SASCHO MIA
(iv) GB member's info	:	Branch: Nagorpur , Centre # 38 (Female), Member ID: 3285, Group No: 04 Member since: 19-10-2003(14Years) First loan: BDT 5,000
Further Information:		Existing Loan: 45,,000/-, Outstanding loan: 11,340/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-294163
Mother's Contact No.	:	01765-598125
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHAHIDA BEGUM joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI SOAMILL
Location	:	South Nagorpur, Aricha Road, Tangail
Total Investment in BDT	:	BDT 3,74,000/-
Financing	:	Self BDT 2,94,000/-(from existing business) 79% Required Investment BDT 80,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 25 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rongpur,Bogura▪The Mill is own.▪Agreed grace period is 3 months.

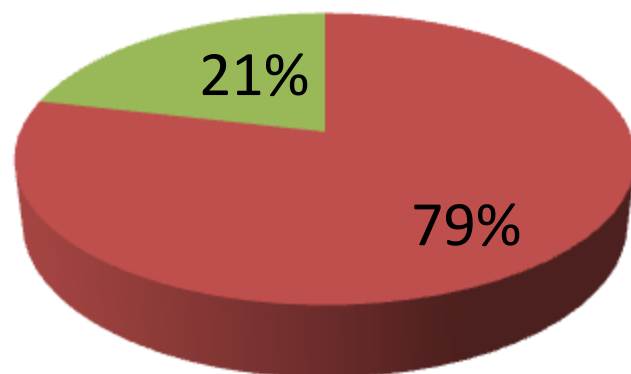
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Ucalipter,akashmoni,Mango ,kodom	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Ucalipter,akashmoni,Mango ,kodom	2250	67500	810000
Total Variable Expense	2250	67500	810000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Diesel Bill		4000	48000
Transportaion		3000	36000
Salary (Self)		5000	60000
Entertainment		500	6000
Salary (Self)		5000	60000
Mobil Bill		500	6000
Total Fixed Cost (D)		18000	216000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Eucalyptus	350	700	245000	25	700	17500	262,500
Mango Wood	50	300	15000	15	300	4500	19,500
Mahohany	20	500	10000	50	450	22500	32,500
Kodom Wood	20	200	4000			0	4,000
Kori	20	250	5000			0	5,000
Others			15000			35500	50,500
Total	60		294000	90		80,000	3,74,000

Source of Finance



- Entrepreneur's Contribution
294,000
- Investor's Investment 80,000
- Total 374,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Ucalipter,akashmoni,Mango ,kodom	3600	108000	1296000	1944000	2041200
Total Sales(A)	3600	108000	1296000	1944000	2041200
Less Variable Expense (B)					
Ucalipter,akashmoni,Mango ,kodom	2700	81000	972000	1458000	1530900
Total Variable Expense	2700	81000	972000	1458000	1530900
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	486000	510300
Less Fixed Expense					
Diesel Bill		4000	48000	48300	48600
Transportaion		3000	36000	36400	36800
Salary (Self)		5000	60000	60000	60000
Salary (Self)		5000	60000		
Entertainment		500	6000	6000	6000
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		18000	216000	156800	157600
Net Profit (E)= [C-D]		9000	108000	329200	352700
Investment Pay Back			32000	32000	32000

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	80,000		
1.2	Net Profit	108,000	329200	352700
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	188,000	357,200	455,200
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	112000	32000	32000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures





















FAMILY PICTURE

