



Project identification and prepared by: Md. Nasir Uddin Shek
Chagolnaya Unit, Fani

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Brief Bio of The Proposed Nobin Udyokta

Name	:	REZAUL KORIM BHUIYAN
Age	:	13-07-1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 1Son & 01 Daughter
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill: Uttor Panua, P.O: Raju mia, P.S: Chagolnya, Dist: Fani.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ARGINA BEGUM
(iii) Father's name	:	ABDIL HALIM BHUIYAN
(iv) GB member's info	:	Branch: Uttor Panuya, Centre # 08(Female), Member ID: 1352/1, Group No: 04 Member since 13-03-2005-2011(06Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(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	:	10 Years experience in the business and 08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829-605441
Mother's Contact No.	:	01831-471611
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Fani.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

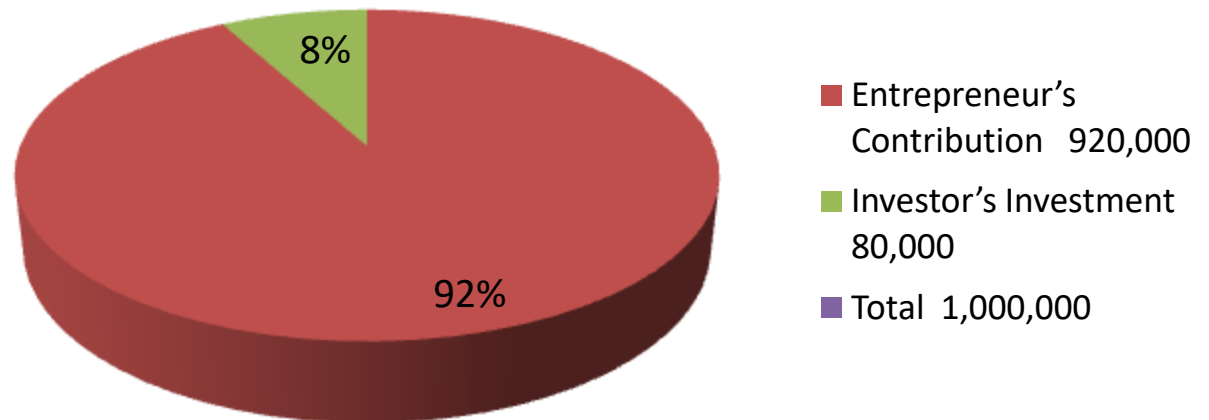
ARGINA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: MS BHUIYAN HADWARE & SCNETARY
Location	:	Main Road ,Chagolnya, Fani.
Total Investment in BDT	:	BDT 10,00,000/-
Financing	:	Self BDT 9,20,000/-(from existing business) 93% Required Investment BDT 80,000/-(as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	28 ft x 13 ft= 364 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Fani.▪Average 20 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Basing,Comod high,comod Bangla,Paipe,ETC	4800	144000	1728000
	0	0	0
Total Sales(A)	4800	144000	1728000
Less Variable Expense (B)			0
Basing,Comod high,comod Bangla,Paipe,ETC	3840	115200	1382400
Total Variable Expense	3840	115200	1382400
Contributon Margin (CM) [C=(A-B)]	960	28800	345600
Less Fixed Expense			
Rent		9000	108000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Salary (Self)		5000	60000
Gard		50	600
Generator		150	1800
Mobil Bill		300	3600
Total Fixed Cost (D)		21200	254400
Net Profit (E)= [C-D]		7600	91200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Basing,	6	5500	33000	10	5500	55000	88000
Comod High	4	5500	22000	2	5500	11000	33000
Comod Bangla	10	1350	13500	2	1350	2700	16200
Paipe			150000			0	150000
Security			700000			0	700000
			0			0	
			0	0		0	0
						0	0
Total	10		920000	14		80,000	1,000,000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shari,Lungi,Three Pitch ,Shirt,Pant,ETC	5500	165000	1980000	2079000	2182950
	0	0	0	0	0
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Shari,Lungi,Three Pitch ,Shirt,Pant,ETC	4400	132000	1584000	1663200	1746360
Total Variable Expense	4400	132000	1584000	1663200	1746360
Contributon Margin (CM) [C=(A-B)]	1100	33000	396000	415800	436590
Less Fixed Expense					
Rent		9000	108000	108000	108000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		21200	252600	253300	254015
Net Profit (E)= [C-D]		11800	141600	148680	156114
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	141,600	148680	156114
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109600	226280
	Total Cash Inflow	221,600	258,280	382,394
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	32,000	32,000
3	Net Cash Surplus	109,600	226,280	350,394

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







মেসার্স ভূঞা হার্ডওয়ার এন্ড স্যানিটারী

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ফোন: 01720-4423
01829-605
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ছাপলাহিয়া, ফে

ভূঞা
হার্ড
ওয়ার
এন্ড
স্যানিটারী





FAMILY PICTURE

