

Proposed NU Business Name: M/S-HAZI ENTERPRISE



Project identification and prepared by: Md. Farhad Hossain
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD .SHARIFUL ISLAM
Age	:	10-01-1983(34 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	2 Doughter`s
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill:Solpo Borotia, P.O: Choktoile , P.S: Daldour, 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	:	SURIA SAMAD
(iii) Father's name	:	Late- ABDUL SAMAD MIHA
(iv) GB member's info	:	Branch: Alasin Daldular , Centre # 46 (Female), Member ID :4744, Group No: 03 Member since:25/10/1992(22 Year`s) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(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	:	2 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711308209
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SURIA SAMAD joined Grameen Bank 22 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S-HAZI ENTERPRISE
Location	:	Alasin Bazar, Daldular, Tangail.
Total Investment in BDT	:	BDT 481,000/-
Financing	:	Self BDT 401,000/- (from existing business)83% Required Investment BDT 80,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	70,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Froze, B-kash, Flexi Load, Dutch-Bangla Mobile Banking, Cim Card, Security, Other`s etc.▪Average 10 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Alasin.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Froze, B-kash, Flexi Load, Dutch-Bangla Mobile Banking, Cim Card, Security, Other`s etc	20,000	600,000	7,200,000
Total Sales (A)	20,000	600,000	7,200,000
Less. Variable Expense			
Froze, B-kash, Flexi Load, Dutch-Bangla Mobile Banking, Cim Card, Security, Other`s etc	18,000	540,000	6,480,000
Total variable Expense (B)	18,000	540,000	6,480,000
	2,000	60,000	720,000
Less. Fixed Expense			
Rent		1500	18000
Electricity Bill		700	8400
Transportation		1000	12000
Salary(Self)		5000	60000
Entertainment		300	3600
Guird		200	2400
Mobile Bill		300	3600
Total fixed Cost (D)		9000	108000
Net Profit (E) [C-D]		51,000	612,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Froze	250,000	75,000	325,000
B-kash	50,000	0	50,000
Flexi Load	5,000	5,000	10,000
Dutch-Bangla Mobile Banking	10,000	0	10,000
Cim Card	1,000	0	1,000
Security	70,000	0	70,000
Other`s	15,000	0	15,000
Total:-	401,000	80,000	481,000

Source of Finance

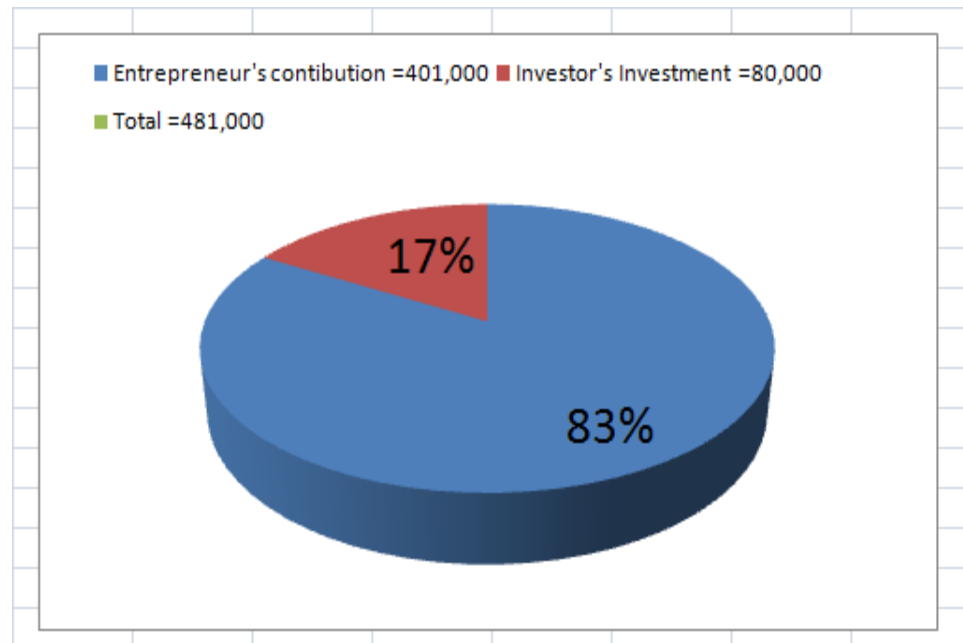
Entrepreneur's contribution =401,000

Investor's Investment =80,000

Total =481,000

401,000

80,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Froze, B-kash, Flexi Load, Dutch-Bangla Mobile Banking, Cim Card, Security, Other`s etc	22,000	660,000	7,920,000	8,316,000	8,731,800
Total Sales (A)	22,000	660,000	7,920,000	8,316,000	8,731,800
Less. Variable Expense					
Froze, B-kash, Flexi Load, Dutch-Bangla Mobile Banking, Cim Card, Security, Other`s etc	19,800	594,000	7,128,000	7,484,400	7,858,620
Total variable Expense (B)	19,800	594,000	7,128,000	7,484,400	7,858,620
	2,200	66,000	792,000	831,600	873,180
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		700	8,400	8,820	9,261
Transportation		1,000	12,000	12,600	13,230
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,780	3,969
Gard		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		9,000	108,000	109,200	110,460
Net Profit (E) [C-D)		57,000	684,000	722,400	762,720
Investment Payback			48,000	48,000	48,000

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	0	0
1.2	Net Profit	684,000	722,400	762,720
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	636,000	1,310,400
	Total Cash Inflow	764,000	1,358,400	2,073,120
2	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	Total Cash Outflow	128,000	48,000	48,000
3	Net Cash Surplus	636,000	1,310,400	2,025,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:
Experience & Skill : 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



এখন বাংলাদেশে—এক স্মার্টফোন সমাধান
b88 নামে b8b হিসাবে

facebook WhatsApp imo

ব্র্যান্ডের জন্য ঐচ্ছিক

৩০০০ টাকা 3GB ডেটা/সিডি ডায়াল
১০০০ টাকা ১GB ডেটা/সিডি ডায়াল

কথা চলুক আশিরা
১০৯ ডিগ্রি কলিং

আথা কলিং ২ প্লান থেকে

1GB

bKash

একটি ব্যাংক ব্যাংক প্রতিষ্ঠান

bKash

একটি ব্যাংক ব্যাংক প্রতিষ্ঠান

bKash

একটি ব্যাংক ব্যাংক প্রতিষ্ঠান

bKash

একটি ব্যাংক ব্যাংক প্রতিষ্ঠান

bKash

একটি ব্যাংক ব্যাংক প্রতিষ্ঠান

bKash

একটি ব্যাংক ব্যাংক প্রতিষ্ঠান











FAMILY PICTURE

