

Proposed NU Business Name: **BABUL ENTERPRISE**



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Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BABUL
Age	:	20-08-1983(34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brother's
Address	:	Vill: Ramjibon pur P.O: D-Pakutiya P.S:Ghatail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SHEFALI BEGUM
(iii) Father's name	:	MD. ABUL HOSSAIN
(iv) GB member's info	:	Branch:Pakutiya,Ghatail, Centre # 75 (Female), Member ID: 6619/1, Group No: 02 Member since: 10-12-1987 (30Years) First loan: BDT 2500 Taka.
Further Information:		Existing loan: 45,000 Outstanding loan: 3,420 Taka.
(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.)	:	None
Business Experiences and Training Info	:	12 years experience in running business. He has tarined 5 years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-652503
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI Joined Grameen Bank Since 30 Years Ago. At First She Took 2,500 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

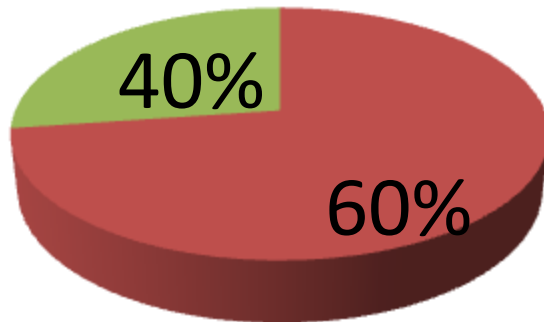
Business Name	:	BABUL ENTERPRISES
Location	:	Pakutiya , Ghatail,Tangail.
Total Investment in BDT	:	BDT 400,000 Taka
Financing	:	Self BDT 250,000 (from existing business) 60% Required Investment BDT 150,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 8,000 Taka.
Proposed Salary	:	BDT 8,000 Taka.
Size of shop	:	10 ft x 15 ft= 150 Square ft
Security of the shop	:	10,000 taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Kachi,Loha,Boti,Da,Kodal,Muthi Loha,Pati,Etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The shop is rented.▪Collects goods from Pakutiya,Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Kachi,Loha,Boti,Da,Kodal,Muthi Loha,Pati,Etc.	4,000	120,000	1440000
	0	0	0
	0	0	0
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense			
Kachi,Loha,Boti,Da,Kodal,Muthi Loha,Pati,Etc.	3,200	96,000	1152000
	0	0	0
	0	0	0
Total variable Expense (B)	3,200	96,000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		3000	36,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		8000	96,000
Salary (stuff)		0	0
Transportation		1000	12,000
Entertainment		200	2,400
Genaretor		0	0
Guard		0	0
Total fixed Cost (D)	0	12700	152,400
Net Profit (E) [C-D]		11,300	135,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Kachi ready	400	24	9,600	0	0	0	9,600
Kachi Loha	700	80	56,000	0	0	0	56,000
Boti	30	400	12,000	0	0	0	12,000
Chapati	7	400	2,800	0	0	0	2,800
Kodal	60	200	12,000			0	12,000
Muthi Loha	40	65	2,600	0	0	0	2,600
Loha	1050	60	63,000	2000	70	140000	203,000
Da	40	300	12,000			0	12,000
Others	1	50,000	50,000			0	50,000
Ghara Loha	0	0	0	200	50	10000	10,000
	0	0	0			0	0
	0	0	0	0	0	0	0
Security	1	30000	30,000			0	30,000
Total	2329	81,529	250,000	2200	120	150000	400,000

Source of Finance



**Entrepreneur
Investment:250,000
Investor Investment:150,000
Total Investment:400,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Kachi,Loha,Boti,Da,Kodal,Muthi Loha,Pati,Etc.	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
	0	0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less. Variable Expense		0	0	0	0
Kachi,Loha,Boti,Da,Kodal,Muthi Loha,Pati,Etc.	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	4000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		3000	36000	37800	39690
Electricity Bill		200	2400	2520	2646
Mobile Bill		350	4200	4410	4630.5
Salary (self)		8000	96000	100800	105840
Salary(stuff)		0	0	0	0
Transportation		1000	12000	12600	13230
Entertainment		250	3000	3150	3307.5
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		0	0	0	0
Total Fixed Cost		12800	153600	161280	169344
Net Profit (E) [C-D)		17200	206400	216720	227556
Investment Payback			60000	60000	60000

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	150,000		
1.2	Net Profit	206400	216720	227556
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		146400	303120
	Total Cash Inflow	356400	363120	530676
2	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3	Net Cash Surplus	146400	303120	470676

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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

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FAMILY PICTURE