

Proposed NU Business Name: **HABIB BIPONI**



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Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HABIBUR RAHMAN
Age	:	25-12-1991 (24 Years)
Education, till to date	:	H.S.C.
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers.
Address	:	Vill: Satutia, P.O: Kalihati, P.S: Kalihati, 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	:	HASINA BEGUM
(iii) Father's name	:	MD HARUN OR RASHID
(iv) GB member's info	:	Branch: Khilda Kalihati Centre # 94(Female), Member ID: 3286 Group No: 02 Member since: 1993 (22 Years) First loan: 1,500 taka.
Further Information:		Existing loan: BDT 12,000 Outstanding loan: BDT 1,500
(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	:	Six years experience in running business. He has training.
Other Own/Family Sources of Income	:	Father's Income (Fisheries)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-090306
Brother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hasina Begum joined Grameen Bank since 22 years ago . At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, grocery shop and buying land.

Proposed Nobin Udyokta Business Info

Business Name	:	HABIB BIPONI
Location	:	Hospital Road, Kalihati, Tangail.
Total Investment in BDT	:	BDT 5,40,000
Financing	:	Self BDT 3,40,000(from existing business) 63% Required Investment BDT 2,00,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Saree, Lungi, Shirt, Pant, Jacket, Sweater, Frock, Bag, Punjabi, T-Shirt, Bed sheet, different types of shoes of all ages' people, etc. etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing one employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Korotia, Dhaka. ▪Agreed grace period is 4 months.

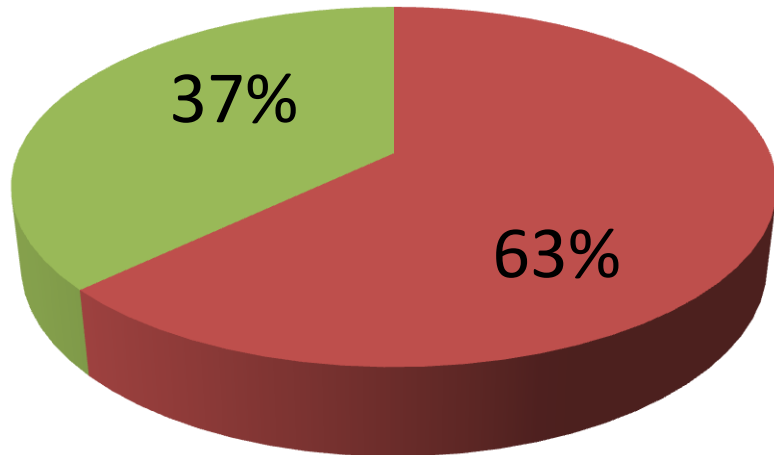
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Saree, Lungi, Shirt, Pant, Jacket, Sweater, Frock, Bag, Punjabi, T-Shirt, Bed sheet, different types of shoes of all ages' people, etc.	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Saree, Lungi, Shirt, Pant, Jacket, Sweater, Frock, Bag, Punjabi, T-Shirt, Bed sheet, different types of shoes of all ages' people, etc.	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		600	7,200
Mobile Bill		500	6,000
Transportation		2,000	24,000
Entertainment		500	6,000
Salary (Self)		5,000	60,000
Salary (Staff)		3,000	36,000
Total fixed Cost (D)		14,100	169,200
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Saree Cloth 100x1100	1,10,000	75,000	4,40,000
Three piece 80x500	40,000	25,000	
Shirt piece 50x400	20,000	25,000	
Pant piece 50x400	20,000	25,000	
Lungi, Punjabi, Bed Sheet	50,000	50,000	
Security	1,00,000	-	1,00,000
Total	3,40,000	2,00,000	5,40,000

Source of Finance



- Entrepreneur's Contribution 340,000
- Investor's Investment 200,000
- Total 540,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Saree, Lungi, Shirt, Pant, Jacket, Sweater, Frock, Bag, Punjabi, T-Shirt, Bed sheet, different types of shoes of all ages' people, etc.	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Saree, Lungi, Shirt, Pant, Jacket, Sweater, Frock, Bag, Punjabi, T-Shirt, Bed sheet, different types of shoes of all ages' people, etc.	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		2,500	30,000	12,000	12,000
Electricity Bill		800	9,600	10,080	10,584
Mobile Bill		600	7,200	7,560	7,938
Transportation		2,000	24,000	25,200	26,460
Entertainment		600	7,200	7,560	7,938
Salary (Self)		5,000	60,000	96,000	96,000
Salary (Staff)		6,000	72,000	48,000	48,000
Total Fixed Cost		17,500	210,000	220,500	231,525
Net Profit (E) [C-D]		15,500	186,000	195,300	205,065
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	186,000	195,300	205,065
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106,000	221,300
	Total Cash Inflow	386,000	301,300	426,365
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	106,000	221,300	346,365

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 6 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





















FAMILY PICTURE

