

Proposed NU Business Name: **BHAI BHAI ENTERPRISE**



Project identification and prepared by: MD. Zahangir Ferdous,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHOKAN MOLLA
Age	:	01-01-1988 (28 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	4 Brothers
Address	:	Vill: Doshkani, P.O: Ponchosar, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAHE MODINA
(iii) Father's name	:	ABDUL RAHIM MOLLAH
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 41 (Female), Member ID: 4204/1, Group No: 01 Member since: 26-01-1990 (26 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: BDT 52,800
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01990-425198
Mother's Contact No.	:	01940-096641
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHE MODINA joined Grameen Bank since 26 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI ENTERPRISE
Location	:	Doyal Bazaar, Ponchosar, Munshigonj
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 52% Required Investment BDT 1,00,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Lin seed Oil, Broken Rice, Bran etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Munshigonj.▪Agreed grace period is 3 months.

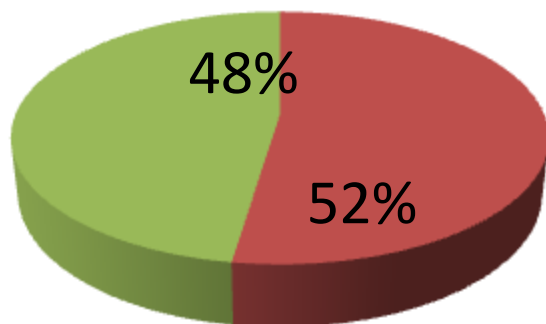
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bran, Husk etc	3,650	109,500	1,314,000
Total Sales (A)	3,650	109,500	1,314,000
Less. Variable Expense			
Bran, Husk etc	3,103	93,075	1,116,900
Total variable Expense (B)	3,103	93,075	1,116,900
Contribution Margin (CM) [C=(A-B)]	548	16,425	197,100
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		3,000	36,000
Entertainment		400	4,800
Total fixed Cost (D)		11,000	31,200
Net Profit (E) [C-D]		5,425	165,900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lin Seed Khoil (4 x 5500)	22,000	40,000	62,000
Coconut Khoil (20 x 1450)	29,000	0	29,000
Wheat Bran (10 x 770)	7,700	0	7,700
Broken Rice (10 x 1150)	11,500	0	11,500
Pulse Powder (20 x 680)	13,600	50,000	63,600
Husk (30 x 680)	20,400	10,000	30,400
Bran (5 x 1050)	5,250	0	5,250
Others	550	0	550
Total	110,000	100,000	210,000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 100,000
- Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Bran, Husk etc	5,250	157,500	1,890,000	1,984,500
Total Sales (A)	5,250	157,500	1,890,000	1,984,500
Less. Variable Expense				
Bran, Husk etc	4,463	133,875	1,606,500	1,686,825
Total variable Expense (B)	4,463	133,875	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)]	788	23,625	283,500	297,675
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		300	3,600	4,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		4,000	48,000	50,000
Entertainment		400	4,800	5,500
Total Fixed Cost		12,100	145,200	149,000
Net Profit (E) [C-D]		11,525	138,300	148,675
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	138,300	148,675
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		78,300
	Total Cash Inflow	238,300	226,975
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	78,300	166,975

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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













NO

WORRIES

HOW WEALTHY
KEEP
PEACE

এন কে

TA 50 KG
সান ক্রাওয়ার ফুড এন্ড



NO

HOW
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KEEP
PEACE

এম কে কৃষিকার মিলন

CENTURY AITA 50KG
সান কৃষিকার ফুড এন্ড এলাইভ ইভেন্ট্রিজ



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: খোকন মোল্লা
 Name: Khokan Molla
 পিতা: মাহমুদ হোসেন মল্লা
 Father: Mahmud Hossain Molla
 তারিখ: ০১ জানুয়ারি ১৯৬৬
 Date of Birth: 01 Jan 1966
 ID NO: 5915676183966

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকার কর্তৃক প্রদত্ত। এটি বাংলাদেশের সকল নাগরিকের জন্য প্রযোজ্য।
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স্মারক নং- 1066



পঞ্চসার ইউনিয়ন পরিষদ

ডাকঘর : পঞ্চসার-১৫০০, উপজেলা : মুন্সিগঞ্জ

ব্যবসায়ের লাইসেন্স

লাইসেন্স নং: ১০৩৬ //

২০১৫-২০১৬

জাতি পঞ্চসার ইউনিয়ন পরিষদ চেয়ারম্যান, এর দ্বারা আর ইউনিয়নের আওতাধীন

তারিখ: ০১ জানুয়ারি ১৯৬৬
 নাম: খোকন মোল্লা
 পিতা/মাতা: মাহমুদ হোসেন মল্লা
 ঠিকানা: পঞ্চসার ইউনিয়ন (সেতাপকুলপুর), মুন্সিগঞ্জ
 জন্ম তারিখ: ০১ জানুয়ারি ১৯৬৬



গ্রামীণ ব্যাংক

সহজ স্বপ্নের পাশ বই

(Signature)

FAMILY PICTURE

