

# Proposed NU Business Name: **MS BHAI BHAI ALUMINUM HOUSE**



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Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD SAIFUL ISLAM</b>
Age	:	08-07-1984 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brother & 3 Sisters
Address	:	Vill: Kakon Para, P.O: Kakon Hat, P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MS SHAFALY BEGUM</b>
(iii) Father's name	:	<b>LATE. SHER ALI</b>
(iv) GB member's info	:	Branch: Pakri Godagari; Centre # 85 (Female), Member ID: 4884/2, Group No: 01 Member since: 05-02-2012 (04Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: BDT 20,450/-
(v) Who pays GB loan installment	:	Elder Brother
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-015713
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MS SHAFALY BEGUM** joined Grameen Bank since 04 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS BHAI BHAI ALUMINUM HOUSE</b>
Location	:	Kakon Hat, Rajshahi
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 120,000/-(from existing business) 55% Required Investment BDT 100,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 12 ft= 168 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Aluminum etc.</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rajshahi, Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

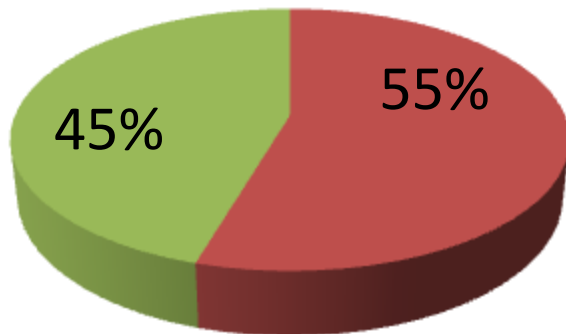
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics Item	4,100	123,000	1,476,000
<b>Total Sales (A)</b>	<b>4,100</b>	<b>123,000</b>	<b>1,476,000</b>
<b>Less. Variable Expense</b>			
Cosmetics Item	3,608	108,240	1,298,880
<b>Total variable Expense (B)</b>	<b>3,608</b>	<b>108,240</b>	<b>1,298,880</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>492</b>	<b>14,760</b>	<b>177,120</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,200	14,400
Entertainment		500	6,000
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>9,000</b>	<b>108,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,760</b>	<b>69,120</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cooper	10	3000	30,000	13	3000	39,000	69,000
Rice Cooker	25	1500	37,500	34	1500	52,200	89,700
Electric Burner	10	2800	28,000	0	0	0	28,000
Dinner Set	8	2200	17,600	4	2200	8,800	26,400
Pot	15	460	6,900	0	0	0	6,900
<b>Total</b>	<b>68</b>		<b>120,000</b>	<b>52</b>		<b>100,000</b>	<b>220,000</b>

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 100,000
- Total 220,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cosmetics Item	5,300	159,000	1,908,000	2,003,400
<b>Total Sales (A)</b>	<b>5,300</b>	<b>159,000</b>	<b>1,908,000</b>	<b>2,003,400</b>
<b>Less. Variable Expense</b>				
Cosmetics Item	4,664	139,920	1,679,040	1,762,992
<b>Total variable Expense (B)</b>	<b>4,664</b>	<b>139,920</b>	<b>1,679,040</b>	<b>1,762,992</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>636</b>	<b>19,080</b>	<b>228,960</b>	<b>240,408</b>
<b>Less. Fixed Expense</b>				
Rent		1,200	14,400	14,400
Electricity Bill		500	6,000	7,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		1,600	19,200	22,500
Entertainment		500	6,000	7,000
Guard		100	1,200	1,200
<b>Total Fixed Cost</b>		<b>9,500</b>	<b>114,000</b>	<b>120,100</b>
<b>Net Profit (E) [C-D]</b>		<b>9,580</b>	<b>114,960</b>	<b>120,308</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	114,960	120,308
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		54,960
	<b>Total Cash Inflow</b>	<b>214,960</b>	<b>175,268</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>54,960</b>	<b>115,268</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

মেসার্স

# ভাই ভাই এ্যালুমিনিয়াম হাউস

ক্রোকরী উপহার, কাঁসা, পিতল, মেলামাইন, চিনামাটি, দেয়াল ঘড়ি, বাগ, লেদার, ছাতা খুচরা পাইকারী বিক্রয়

প্রোগ্রাম- মোঃ সাইফুল ইসলাম (লিটন)

ফোন: ১১৭৩৩৩৩৩৩৩ কাকিন্দা

















# FAMILY PICTURE

