

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SAIFUL ISLAM
Age	:	17-10-1994 (23 Years)
Education, till to date	:	Class 3
Marital status	:	Single
Children	:	-
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Purbomirjapur, P.O: Boktar munshi, P.S: Sonagazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURNAHAR
(iii) Father's name	:	NUR ISLAM
(iv) GB member's info	:	Branch: Mongol KandiSonagazi, Centre # 02 (Female), Member ID: 4232/1, Group No: 01 Member since: 05-04-2011 (06 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 18,000, Outstanding loan: BDT /-
(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	:	08 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.	:	01832-427648
Mother's Contact No.	:	01811-229290
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURNAHAR joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI ENTERPRISE
Location	:	Dakbangla Bazaar, Sonagazi, Feni
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 230,000/-(from existing business) 82% Required Investment BDT 50,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪Scrap goods wholesaler.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 2 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

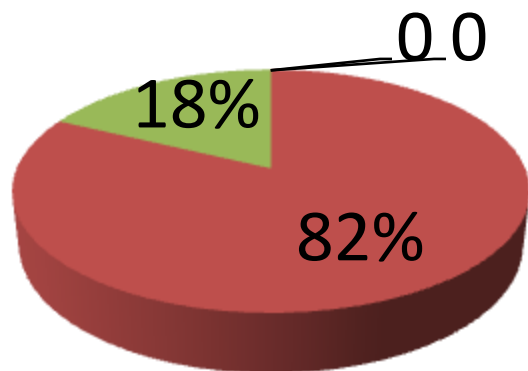
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Scrap goods	250,000	3,000,000
Total Sales (A)	250,000	3,000,000
Less. Variable Expense		
Scrap goods	212,500	2,550,000
Total variable Expense (B)	212,500	2,550,000
Contribution Margin (CM) [C=(A-B)]	37,500	450,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Rent	2,000	24,000
Guard	300	3,600
Entertainment	300	3,600
Salary (staff)	18,000	216,000
Total fixed Cost (D)	26,500	318,000
Net Profit (E) [C-D]	11,000	132,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
iron	200	20	4,000	200	20	4,000	8,000
Cartoon	1000	12	12,000	500	12	6,000	18,000
Tin	200	17	3,400	100	17	1,700	5,100
Melamine	300	33	9,900	150	33	4,950	14,850
Plastic bottle	120	22	2,640	60	22	1,320	3,960
Copper	100	350	35,000	40	350	14,000	49,000
Copper two	100	350	35,000	25	350	8,750	43,750
Van	20	5000	100,000	0	0	0	100,000
Others	1	8060	8,060	1	9280	9,280	17,340
Security	1	20000	20,000	0	0	0	20,000
Total	2042	33864	230,000	1,076	10,084	50,000	280,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 50,000
- Total 280,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Scrap goods	290,000	3,480,000	3,654,000	3,836,700
Total Sales (A)	290,000	3,480,000	3,654,000	3,836,700
Less. Variable Expense				
Scrap goods	246,500	2,958,000	3,105,900	3,261,195
Total variable Expense (B)	246,500	2,958,000	3,105,900	3,261,195
Contribution Margin (CM) [C=(A-B)]	43,500	522,000	548,100	575,505
Less. Fixed Expense				
Electricity Bill	500	6,000	6,000	6,000
Mobile Bill	500	6,000	7,000	8,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	2,000	24,000	24,000	24,000
Guard	300	3,600	4,000	4,500
Entertainment	300	3,600	4,000	4,500
Salary (staff)	18,000	216,000	216,000	216,000
Total Fixed Cost	26,600	319,200	321,000	323,000
Net Profit (E) [C-D]	16,900	202,800	227,100	252,505
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	202,800	227,100	252,505
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		182,800	389,900
	Total Cash Inflow	252,800	409,900	642,405
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	182,800	389,900	622,405

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 08 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

