

Proposed NU Business Name: BHAİ BHAİ ENTERPRISE

Project identification and prepared by :Md eaqub ali
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAIHAN HOSAN(SIPON)
Age	:	02-06-1998 (19 years)
Education, till to date	:	S s c
Marital status	:	Un marrid
Children	:	nill
No. of siblings:	:	02 brother
Address	:	Vill: rakalia cala P.O: Moucak, P.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MIS MINARA BAGOM
(iii) Father's name	:	MD ANAIT HOSAN
(iv) GB member's info	:	Branch: Moucak Kalikori, Centre # 5/৯ (Female), Member ID: 2939/2, Group No: 08 Member since: 05-06-1992-2017 (24 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-, Outstanding loan:10,000/--
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Rent Car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-999935
Mother's Contact No.	:	01711-442570
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA AMIN joined Grameen Bank since 24 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

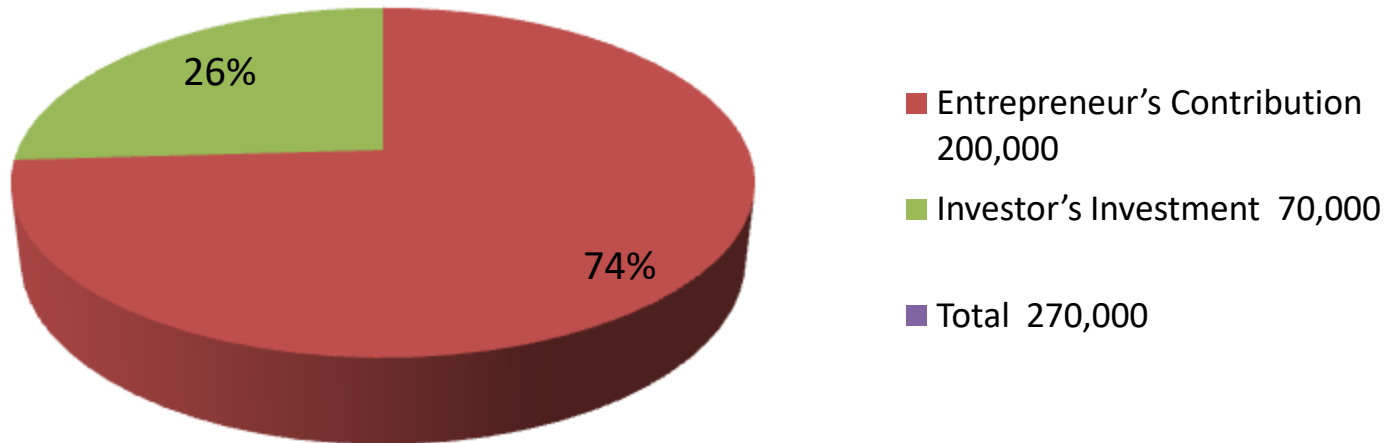
Business Name	:	BHAI BHAI ENTERPRISE
Location	:	Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 270000/-
Financing	:	Self BDT 200000/-(from existing business) 74% Required Investment BDT 70000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Sement,balo etc	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Sement,balo	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
sement	445	450	200000	156	450	70000	270000
			200000				270000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Sement,	2400	72000	864000	907200
0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200
Less Variable Expense (B)				
sement	1920	57600	691200	725760
Total Variable Expense	1920	57600	691200	725760
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440
Less Fixed Expense				
Rent		00	00	00
Electric Bill		520	6240	6552
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		500	6000	6300
Gard		150	1800	1800
Generator		0	0	0
Mobil Bill		500	6000	6000
Total Fixed Cost (D)		7670	92040	93252
Net Profit (E)= [C-D]		6730	80760	88188
Investment Pay Back			30,000	30,000

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	70000	
1.2	Net Profit	80760	84798
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		50260
	Total Cash Inflow	150760	135558
2	Cash Outflow		
2.1	Purchase of Product	70000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	100000	30000
3	Net Cash Surplus	50260	105558

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE