

Proposed NU Business Name: M/S HUDA AND SONS DUI BHAI ENTERPRISE



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Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | HABIBUR RAHMAN KHAN |
| Age | : | 10-04-1988 (27 Years) |
| Education, till to date | : | Class Ten |
| Marital status | : | Single |
| Children | : | N/A |
| No. of siblings: | : | 1 Brother and 1 Sister |
| Address | : | Vill: Bhabkhondo, P.O: Bhabkhondo, P.S: Mirjapur Dist: Tangail |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> |
| (ii) Mother's name | : | HALIMA BEGUM |
| (iii) Father's name | : | NURUL HUDA KHAN |
| (iv) GB member's info | : | Branch: Banail Mirjapur, Centre # 45 (Male), Member ID: 3152, Group No: 04 Member since: 31/10/1984 (30 Years) First loan: BDT 2,000 |
| Further Information: | | Existing Loan: BDT 19,998 Outstanding loan: BDT 12,078 |
| (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 | : | Eight years experience in running business. He has 6 months hand training from a related business. |
| Other Own/Family Sources of Income | : | Father's income (Agriculture) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01915-204201 |
| Father Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nurul Huda Khan is a member of Grameen Bank since 30 years. At first he took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | M/S HUDA AND SONS DUI BHAI ENTERPRISE |
| Location | : | Bhabkhondo bazaar, Mirjapur, Tangail |
| Total Investment in BDT | : | BDT 5,05,000 |
| Financing | : | Self BDT 3,05,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40% |
| Present salary/drawings from business (estimates) | : | BDT 6,000 |
| Proposed Salary | : | BDT 7,000 |
| Implementation | : | <ul style="list-style-type: none">▪Manufacturer of pier, Cement bowl, Slab, Ventilator, ring etc.▪Cement also available.▪Average 5% gain on cement sales.▪Average 20% gain on other product sale.▪The business is operating by entrepreneur. Existing three labor.▪After getting equity fund two labor will be appointed.▪Collects goods from Tangail.▪The shop is own.▪Agreed grace period is 4 months. |

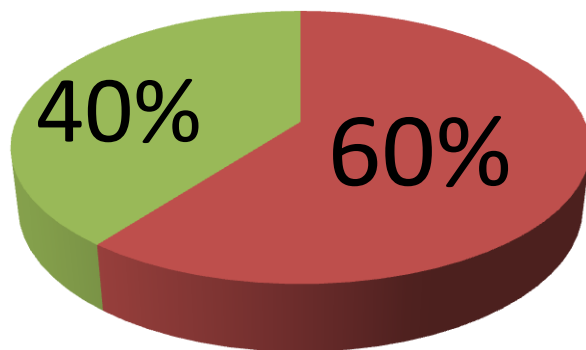
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|---------------|----------------|------------------|
| Revenue (sales) | | | |
| pier, Cement bowl, Slab, Ventilator, ring etc | 5,500 | 165,000 | 1,980,000 |
| Cement | 5,000 | 150,000 | 1,800,000 |
| Total Sales (A) | 10,500 | 315,000 | 3,780,000 |
| Less. Variable Expense | | | |
| Brick, Sand etc | 4,400 | 132,000 | 1,584,000 |
| Cement | 4,750 | 142,500 | 1,710,000 |
| Total variable Expense (B) | 9,150 | 274,500 | 3,294,000 |
| Contribution Margin (CM) [C=(A-B)] | 1,350 | 40,500 | 486,000 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 500 | 6,000 |
| Mobile Bill | | 500 | 6,000 |
| Transportation | | 2,000 | 24,000 |
| Salary (self) | | 6,000 | 72,000 |
| Salary (staff) | | 18,000 | 216,000 |
| Entertainment | | 500 | 6,000 |
| Total fixed Cost (D) | | 27,500 | 330,000 |
| Net Profit (E) [C-D] | | 13,000 | 156,000 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|---|-----------------|-----------------|-----------------|
| Pier, Cement Bowl, Slab, Ring, Ventilator etc | 50,000 | - | 50,000 |
| Cement | 2,00,000 | 1,30,000 | 3,30,000 |
| Steel (rod) | 25,000 | 25,000 | 50,000 |
| Brick etc | 20,000 | 30,000 | 50,000 |
| Sand | 10,000 | 15,000 | 25,000 |
| Total | 3,05,000 | 2,00,000 | 5,05,000 |

Source of Finance



- Entrepreneur's Contribution 305,000
- Investor's Investment 200,000
- Total 505,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
|---|---------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| pier, Cement bowl, Slab, Ventilator, ring etc | 8,500 | 255,000 | 3,060,000 | 3,213,000 | 3,373,650 |
| Cement | 6,000 | 180,000 | 2,160,000 | 2,268,000 | 2,381,400 |
| Total Sales (A) | 14,500 | 435,000 | 5,220,000 | 5,481,000 | 5,755,050 |
| Less. Variable Expense | | | | | |
| Brick, Sand etc | 6,800 | 204,000 | 2,448,000 | 2,570,400 | 2,698,920 |
| Cement | 5,700 | 171,000 | 2,052,000 | 2,154,600 | 2,262,330 |
| Total variable Expense (B) | 12,500 | 375,000 | 4,500,000 | 4,725,000 | 4,961,250 |
| Contribution Margin (CM) [C=(A-B)] | 2,000 | 60,000 | 720,000 | 756,000 | 793,800 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 500 | 6,000 | 6,500 | 7,000 |
| Mobile bill & SMS Monitoring | | 750 | 9,000 | 9,500 | 10,000 |
| Transportation | | 3,000 | 36,000 | 38,000 | 40,000 |
| Salary (self) | | 7,000 | 84,000 | 84,000 | 84,000 |
| Salary (staff) | | 24,000 | 288,000 | 288,000 | 288,000 |
| Entertainment | | 500 | 6,000 | 6,500 | 7,000 |
| Total Fixed Cost | | 35,750 | 429,000 | 432,500 | 436,000 |
| Net Profit (E) [C-D] | | 24,250 | 291,000 | 323,500 | 357,800 |
| Investment Payback | | | 80,000 | 80,000 | 80,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 200,000 | | |
| 1.2 | Net Profit | 291,000 | 323,500 | 357,800 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 211,000 | 454,500 |
| | Total Cash Inflow | 491,000 | 534,500 | 812,300 |
| 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 | 211,000 | 454,500 | 732,300 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 08 Years
Quality furniture & 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

























বিস্মিল্লাহির রাহমানির রাহিম

মেসার্স হুদা এন্ড সন্স দুই ভাই এন্টারপ্রাইজ

শ্রোঃ হাবিবুর রহমান খান

এখানে ইট, বালু, খোয়া, রড, সিমেন্ট, চিড়াই কাট,
লোহা, নইচা, ভেন্টিলেটর, বিভিন্ন প্রকার খুটি,
মোরগীর খোয়ার, রিং, স্রাব, স্যানেটারী মালামাল
পাইকারী ও খুচরা বিক্রয় করা হয়।

ভাবখন্ড বাজার, মির্জাপুর, টাঙ্গাইল। মোবাঃ ০১৯১৫-২০৪২০১, ০১৭৯৫-০৯৯৮৬৭

FAMILY PICTURE

