#### **Proposed NU Business Name: HABIB BIPONI**



Project identification and prepared by: Md Ariqur Rahman, Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. HABIBUR RAHMAN		
Age	:	25-12-1991 (24 Years)		
Education, till to date	:	H.S.C.		
Marital status	:	Married		
Children	:	Nil		
No. of siblings:	:	2 Brothers.		
Address	:	Vill: Satutia, P.O: Kalihati, P.S: Kalihati, Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father HASINA BEGUM MD HARUN OR RASHID Branch: Khilda Kalihati Centre # 94(Female), Member ID: 3286 Group No: 02 Member since: 1993 (22 Years) First loan: 1,500 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 12,000 Outstanding loan: BDT 1,500 Father No No 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	:	Six years experience in running business.
Training Info	:	He has training.
Other Own/Family Sources of Income	:	Father's Income (Fisheries)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-090306
Brother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hasina Begum joined Grameen Bank since 22 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, grocery shop and buying land.

Proposed Nobin Udyokta Business Info				
Business Name	:	HABIB BIPONI		
Location	:	Hospital Road, Kalihati, Tangail.		
Total Investment in BDT	:	BDT 5,40,000		
Financing	:	Self BDT 3,40,000(from existing business) 63% Required Investment BDT 2,00,000(as equity) 37%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	10ft x 12 ft= 120 square ft		
Implementation	•	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Saree, Lungi, Shirt, Pant, Jacket, Sweater, Frock, Bag, Punjabi, T-Shirt, Bed sheet, different types of shoes of all ages' people, etc. etc.</li> <li>Average 20% gain on sales.</li> <li>The business is operating by entrepreneur. Existing one employee.</li> <li>After getting equity fund one employee will be appointed.</li> <li>The shop is rented.</li> <li>Collects goods from Korotia, Dhaka.</li> <li>Agreed grace period is 4 months.</li> </ul>		

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)	<u>-</u>	_				
Saree, Lungi, Shirt, Pant, Jacket, Sweater, Frock, Bag,						
Punjabi, T-Shirt, Bed sheet, different types of shoes of all	3,500	105,000	1,260,000			
ages' people, etc.						
Total Sales (A)	3,500	105,000	1,260,000			
Less. Variable Expense						
Saree, Lungi, Shirt, Pant, Jacket, Sweater, Frock, Bag,						
Punjabi, T-Shirt, Bed sheet, different types of shoes of all	2,800	84,000	1,008,000			
ages' people, etc.						
Total variable Expense (B)	2,800	84,000	1,008,000			
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000			
Less. Fixed Expense						
Rent		2,500	30,000			
Electricity Bill		600	7,200			
Mobile Bill		500	6,000			
Transportation		2,000	24,000			
Entertainment		500	6,000			
Salary (Self)		5,000	60,000			
Salary (Staff)		3,000	36,000			
Total fixed Cost (D)		14,100	169,200			

6,900

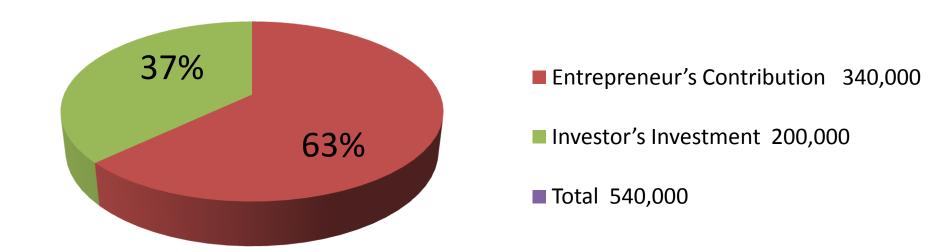
82,800

Net Profit (E)

[C-D)

investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Saree Cloth 100x1100 Three piece 80x500 Shirt piece 50x400 Pant piece 50x400 Lungi, Punjabi, Bed Sheet	1,10,000 40,000 20,000 20,000 50,000	75,000 25,000 25,000 25,000 50,000	4,40,000		
Security	1,00,000	-	1,00,000		
Total	3,40,000	2,00,000	5,40,000		

#### **Source of Finance**



Financial Projection (BDT)							
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)							
Saree, Lungi, Shirt, Pant, Jacket, Sweater, Frock,							
Bag, Punjabi, T-Shirt, Bed sheet, different types	5,500	165,000	1,980,000	2,079,000	2,182,950		
of shoes of all ages' people, etc.							
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950		
Less. Variable Expense							
Saree, Lungi, Shirt, Pant, Jacket, Sweater, Frock,							
Bag, Punjabi, T-Shirt, Bed sheet, different types	4,400	132,000	1,584,000	1,663,200	1,746,360		
of shoes of all ages' people, etc.							
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360		
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000	415,800	436,590		
Less. Fixed Expense							
Rent		2,500	30,000	12,000	12,000		
Electricity Bill		800	9,600	10,080	10,584		
Mobile Bill		600	7,200	7,560	7,938		
Transportation		2,000	24,000	25,200	26,460		
Entertainment		600	7,200	7,560	7,938		
Salary (Self)		5,000	60,000	96,000	96,000		
Salary (Staff)		6,000	72,000	48,000	48,000		
Total Fixed Cost		17,500	210,000	220,500	231,525		
Net Profit (E) [C-D)		15,500	186,000	195,300	205,065		
Investment Payback			80,000	80,000	80,000		

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

		Year 1	Year 2	Year 3
SI#	Particulars	(BDT)	(BDT)	BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	186,000	195,300	205,065
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106,000	221,300
	Total Cash Inflow	386,000	301,300	426,365
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership			
2.3	Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	106,000	221,300	346,365

#### **SWOT ANALYSIS**

## Strength

Employment: Self: 01 Family:0 Others:1

Experience & Skill: 6 Years Quality goods & services;

Skill and experience;

### WEAKNESS

Lack of Capital/Investment

### **O**PPORTUNITIES

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

#### THREATS

Theft

Fire

Political unrest

# Pictures

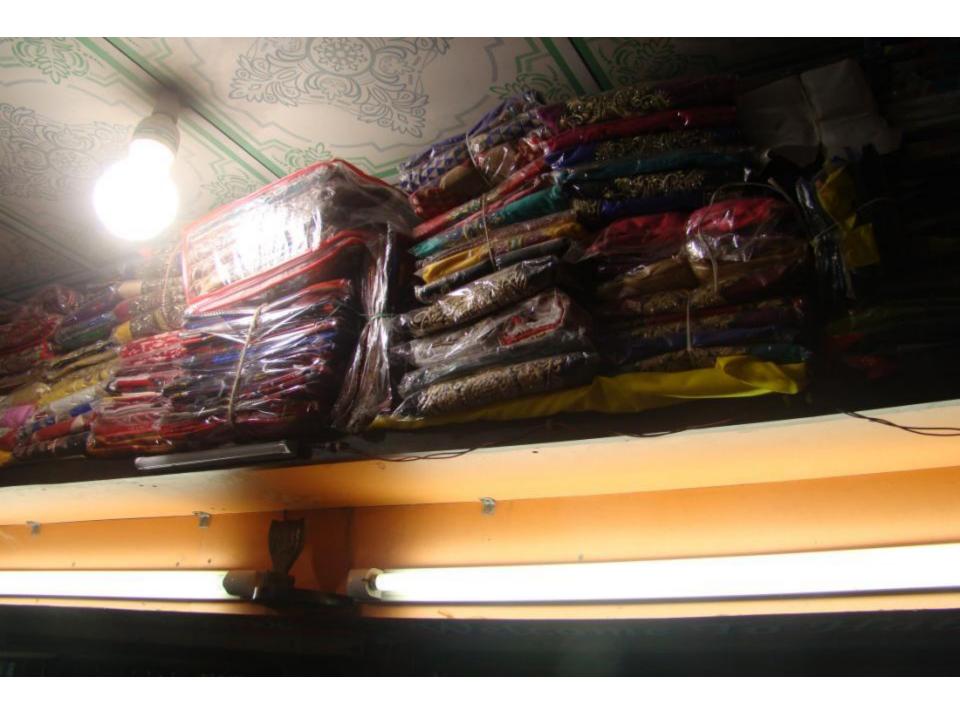












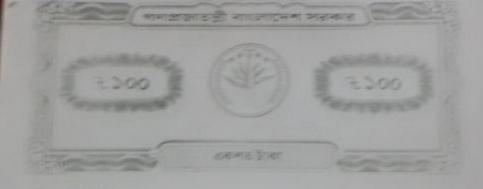








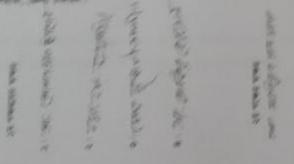
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### **FAMILY PICTURE**

