

Proposed NU Business Name: **BHAI BHAI WEAVING FACTORY**



Project identification and prepared by: Md Habil Uddin
Ngorpur Unit, Tangail

Project verified by: Md Mizanur Rahman patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHORIF HOSSAIN
Age	:	12-10-1989 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 2 Sister
Address	:	Vill: Khas Paikail, P.O: Paikail, P.S: Nagorpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. HALIMA
(iii) Father's name	:	MD SIDDIK
(iv) GB member's info	:	Branch: Doptior Nagorpur, Centre # 13 (Female), Member ID: 1787, Group No: 09 Member since: 09-06-2007 (06 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan: 660/-
(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.)	:	None
Business Experiences and Training Info	:	10 years experience in running business. 10 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-946261
Family's Contact No.	:	01828-102863
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HALIMA Joined Grameen Bank Since 08 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 WEAVING FACTORY
Location	:	Khas Pai kail, Doptori, Nagorpur
Total Investment in BDT	:	BDT 585,000
Financing	:	Self BDT 385,000 (from existing business) 66% Required Investment BDT 200,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	60 ft x 50 ft= 3000 Square ft
\Implementation	:	<ul style="list-style-type: none">▪Manufacturer of sharee.▪Average 60% gain on sale.▪The business is operating by entrepreneur. Existing 20 aritsans.▪Four more artisans will be appointed.▪The factory is owned.▪Collects goods from Dhaka, Tangail, Enayetpur.▪Agreed grace period is 3 months.

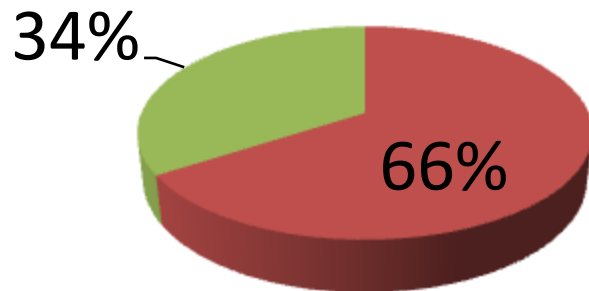
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Sharee	215,000	2,580,000
Total Sales (A)	215,000	2,580,000
Less. Variable Expense		
Thread, Cloth	86,000	1,032,000
Total variable Expense (B)	86,000	1,032,000
Contribution Margin (CM) [C=(A-B)]	129,000	1,548,000
Less. Fixed Expense		
Electricity Bill	350	4,200
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	10,000	120,000
Salary (staff) (20)	100,000	1,200,000
Total fixed Cost (D)	115,850	1,390,200
Net Profit (E) [C-D]	13,150	157,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gas Silk	15	1000	15,000	0	0	0	15,000
Kids Sharee	15	300	4,500	0	0	0	4,500
Plane Sharee	20	400	8,000	0	0	0	8,000
Long cloth	150	80	12,000	0	0	0	12,000
Yellow Sharee	12	500	6,000	0	0	0	6,000
Black & White Sharee	5	400	2,000	0	0	0	2,000
Loom (with design)	13	25000	325,000	0	0	0	325,000
Loom	3	4000	12,000	0	0	0	12,000
Thread	1	500	500	1	80000	80,000	80,500
Color	0	0	0	1	20000	20,000	20,000
Electric Loom	0	0	0	2	50000	100,000	100,000
Total	234		385,000	4		200,000	585,000

Source of Finance



- Entrepreneur's Contribution 385,000
- Investor's Investment 200,000
- Total 585,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Sharee	265,000	3,180,000	3,339,000	3,505,950
Total Sales (A)	265,000	3,180,000	3,339,000	3,505,950
Less. Variable Expense				
Thread, Cloth	106,000	1,272,000	1,335,600	1,402,380
Total variable Expense (B)	106,000	1,272,000	1,335,600	1,402,380
Contribution Margin (CM) [C=(A-B)]	159,000	1,908,000	2,003,400	2,103,570
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	12,000	144,000	148,000	152,000
Salary (staff) (24)	120,000	1,440,000	1,440,000	1,440,000
Total Fixed Cost	138,100	1,657,200	1,663,000	1,668,500
Net Profit (E) [C-D]	20,900	250,800	340,400	435,070
Investment Payback		80,000	80,000	80,000

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

	<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	200,000		
1.2	Net Profit	250,800	340,400	435,070
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		170,800	431,200
	Total Cash Inflow	450,800	511,200	866,270
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	170,800	431,200	786,270

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:024
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





















FAMILY PICTURE

