

Proposed NU Business Name: **BHAI BON NET HOUSE**



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

Project verified by: MD. Mizanur Rahman patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOJNU MIA
Age	:	21-09-1982(33 Years)
Education,	:	Class Five
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	5 Brothers & 1 Sister
Address	:	Vill: South Chamoria P.O: South Chamoria,P.S: Kalihati,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	:	FUL KHATUN
(iii) Father's name	:	LATE AMJAD HOSSAIN
(iv) GB member's info	:	Branch: Shohadabpur kalihati, Centre # 62 (Female), Member ID: 6033, Group No: 01 Member since: 30/10/1993(23years) First loan: 2,000taka. Existing loan: 90,000 taka Outstanding loan: 88,200
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	11 years experience in running business. He has 3 year training
Other Own/Family Sources of Income	:	Agriculture, Business
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01719-720456
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FUL KHATUN joined Grameen Bank since 23 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Dairy Farm, development home etc.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BON NET HOUSE
Location	:	Chamoria Bazar, Kalihati, Tangail.
Total Investment in BDT	:	BDT 350,000
Financing	:	Self BDT 200,000(from existing business) 57% Required Investment BDT 150,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 6 ft= 60 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: ST Zero, ST tin, ST Ziner har, Lailon etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing two employees. ▪The shop is own. ▪Collects goods from Dhaka, Tangail. ▪Agreed grace period is 3 months.

Existing Business

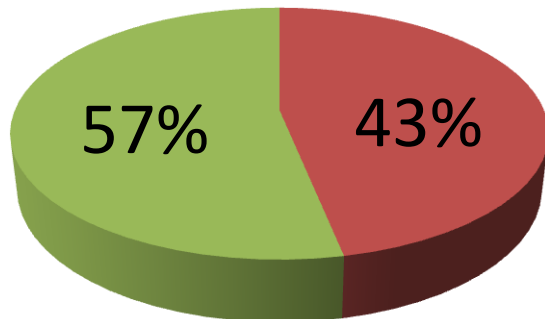
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
ST Zero cotton , ST tin, ST Ziner har, Lailon etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
ST Zero cotton , ST tin, ST Ziner har, Lailon etc	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	8,00	24,000	288,000
Less. Fixed Expense			
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Electricity bill		3,00	3,600
Mobile Bill		2,00	2,400
Entertainment		5,00	6,000
Salary(Employee 2*4000tk)		8,000	96,000
Total fixed Cost (D)		16,000	192,000
Net Profit (C-D)		8,000	96,000

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
ST Zero(130kg*680tk)	88,400	68000	156,400
ST Tin(130kg*490tk)	63,700	39200	102,900
ST Ziner Har(20kg*530tk)	10,600	26500	37,100
Lailon Cotton(40kg*680tk)	27,200	16300	43,500
ST Wid	10,100	0	10,100
Total	200,000	150,000	350,000

Source of Finance



⇒ Entrepreneur Contribution:200,000
⇒ Investors Investment : 150,000
Total Investment :350,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
ST Zero cotton , ST tin, ST Ziner har, Lailon etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
ST Zero cotton , ST tin, ST Ziner har, Lailon etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,500	30,000	31,500	33,075
Electricity bill		5,00	6,000	6,300	6,615
Mobile Bill		5,00	6,000	6,300	6,615
Entertainment		5,00	6,000	6,300	6,615
Salary(Employee 2*4000tk)		8,000	96,000	100,800	105,840
Total fixed Cost (D)		17,000	204,000	211,200	218,760
Net Profit E= (C-D)		13,000	156,000	166,800	178,140
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	156,000	166,800	178,140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96,000	202,800
	Total Cash Inflow	306,000	262,800	380,940
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	96,000	202,800	320,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 11 Years
Quality goods & 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













প্রত্যয়নপত্র ৩৮৮০-১৭/০২/১৫

আমি মুনীর হোসেন, (পিতা) - মৃত আবদুল হেদায়েত
 ছাত্র - ডঃ চন্দ্রশিখর, পোঃ - ডঃ চন্দ্রশিখর, পান-
 জলসংগ্রহী, পোঃ - টাঙ্গাইল-১ এই মর্মে প্রত্যয়
 দিচ্ছি যে, অত্রকর্তা যোগ্য হইলে মঞ্জুর হইবে
 প্রার্থিত কর্তৃত্ব পত্র

ইউ, পি, ফরম - ৭
 খণ্ড-১২ (১)
লাইসেন্স

ইউনিয়ন পরিষদ

৭ম বর্ষ মেম্বার
 উপজেলা - কালিহাতি
 পুনঃ ০২
 লাইসেন্স নং ৩২


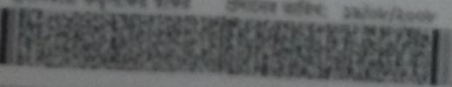
লাইসেন্স খারিজ নামঃ ডঃ মোঃ মোস্তাফিজ
 পিতা/স্বামীর নামঃ ডঃ আবদুল হেদায়েত
 ঠিকানা - সাম+পোঃ-৫: চন্দ্রশিখর, পান-জলসংগ্রহী, কালিহাতি, কুমিল্লা
 লিঙ্গের পরিচয়ঃ পুরুষ (মাকে) - ২০০৮
 বয়সঃ ১৬ বছর
 বয়স্ক হবার তারিখ ইউনিয়ন এলাকায়ঃ ০৫/০৫/১৫
 এই লাইসেন্স কার্যকর হইবে ১৫/০২/১৫ পর্যন্ত

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মজনু মিয়া
 Name: MD. MAZNU MIAH
 পিতা: মুন্সীর মোঃ জেদান
 মাতা: মুনীর হোসেন
 Date of Birth: 21 Sep 1982
 ID NO: 9314794378163

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের অধীনে জারি করা হয়েছে।
 এটি সর্বদা সঠিকভাবে ব্যবহার করা হবে এবং এটি সঠিকভাবে রাখা হবে।
 লিঙ্গ: পুরুষ, বয়স: ৩২, জাতীয়তা: বাংলা, মাতৃভাষা: বাংলা,
 জন্ম তারিখ: ২১/০৯/১৯৮২, জন্মস্থান: কুমিল্লা


 জাতীয় পরিচয়পত্র হওয়ার তারিখ: ১৫/০২/১৫


FAMILY PICTURE

