

Proposed NU Business Name: **ISTI AK ENTERPRISE**



Project identification and prepared by: MD. Abul khayer,
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KOBIR HOSSAIN
Age	:	10-10-1981 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
Address	:	Vill: Olipur, P.O: Chantara, P.S: Ghatail, 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. MOHIRON
(iii) Father's name	:	MD. ABDUL MALEK
(iv) GB member's info	:	Branch: Ghatail, Centre # 41(Female), Member ID: 2033/1 Group No: 02 Member since: 03-10-1997 (18Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 30,000, Outstanding loan: BDT 4,260
(v) Who pays GB loan installment	:	Elder borther
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Fifteen years experience in running business. He has five years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-759198
Mother's Contact No.	:	01716-087399
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOHIRON joined Grameen Bank since 18 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	:	ISTIAK ENTERPRISE
Location	:	Horipur, Ghatail, Tangail.
Total Investment in BDT	:	BDT 4,95,000
Financing	:	Self BDT 2,95,000(from existing business) 60% Required Investment BDT 2,00,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	75 ft x 80 ft= 6000 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Concrete, Bricks.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing three employee.▪After getting equity fund one employee will be appointed▪The shop is rented.▪Collects goods from local brick field.▪Agreed grace period is 4 months.

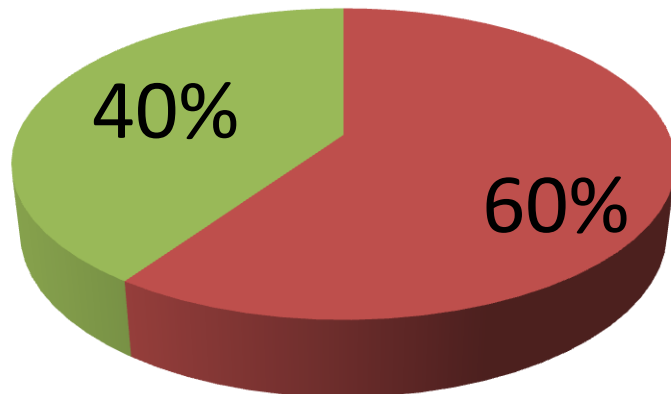
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Bricks & Concrete	90,000	1,080,000
Income from machine	20,000	240,000
Total Sales (A)	110,000	1,320,000
Less. Variable Expense		
Bricks & Concrete	72,000	864,000
Maintainance cost	5,000	60,000
Total variable Expense (B)	77,000	924,000
Contribution Margin (CM) [C=(A-B)]	33,000	396,000
Less. Fixed Expense		
Rent	1,000	12,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Salary (staff)	15,000	180,000
Entertainment	500	6,000
Others	200	2,400
Total fixed Cost (D)	22,200	266,400
Net Profit (E) [C-D]	10,800	129,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Concrete (500ft x 50)	25,000	-	25,000
Bricks (12 car x 10000)	1,20,000	2,00,000	3,20,000
Brick broken machine	1,50,000	-	1,50,000
Total	2,95,000	2,00,000	4,95,000

Source of Finance



- Entrepreneur's Contribution 295,000
- Investor's Investment 200,000
- Total 495,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Bricks & Concrete	140,000	1,680,000	1,764,000	1,852,200
Income from machine	26,000	312,000	327,600	343,980
Total Sales (A)	166,000	1,992,000	2,091,600	2,196,180
Less. Variable Expense				
Bricks & Concrete	112,000	1,344,000	1,411,200	1,481,760
Maintainance cost	5,000	60,000	63,000	66,150
Total variable Expense (B)	117,000	1,404,000	1,474,200	1,547,910
Contribution Margin (CM) [C=(A-B)]	49,000	588,000	617,400	648,270
Less. Fixed Expense				
Rent	1,000	12,000	12,000	12,000
Mobile bill & SMS Monitoring	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	20,000	240,000	240,000	240,000
Entertainment	500	6,000	6,500	7,000
Others	200	2,400	3,000	3,500
Non Cash Item				
Depreciation	2,500	30,000	30,000	30,000
Total Fixed Cost	29,800	357,600	359,500	361,000
Net Profit (E) [C-D]	19,200	230,400	257,900	287,270
Investment Payback		80,000	80,000	80,000

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	200,000		
1.2	Net Profit	230,400	257,900	287,270
1.3	Depreciation (Non cash item)	30,000	30,000	30,000
1.4	Opening Balance of Cash Surplus		180,400	388,300
	Total Cash Inflow	460,400	468,300	705,570
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	180,400	388,300	625,570

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 15 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









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ইস্টিমাক এন্টারপ্রাইজ
এখানে ইট, নালি ও খোয়া
বিক্রয় করা হয়।
সংলগ্ন-১৩৯৫-১৩৯৬-১৩৯৭-১৩৯৮







মেসার্স

বিস্মিল্লাহির রাহমানির রাহীম

ইস্ফাতিয়াক এন্টারপ্রাইজ

প্রোঃ মোঃ কবির হোসেন

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মোবাইল-০১৭২৫-৭৫৯১৯৮, ০১৬৮০-৮৪৩৮৭৫













FAMILY PICTURE

