

Proposed NU Business Name: **BHAI BHAI STEEL FURNITURE**



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Nobabgonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD SAGOR HOSSAIN |
| Age | : | 15-04-1997 (19 Years) |
| Education, till to date | : | Class 6 |
| Marital status | : | Single |
| Children | : | Nil |
| No. of siblings: | : | 2 Brothers & 1 Sisters |
| Address | : | Vill: Baherchor, P.O: Shikari para. P.S: Nobabgonj, Dist: Dhaka. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SHAHNAJ BEGUM |
| (iii) Father's name | : | ABDUL KADER |
| (iv) GB member's info | : | Branch: Shikari Para, Centre # 13 (Female), Member ID: 1345/3, Group No: 02 Member since: 01-01-2004 (12 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 20,000/- Outstanding loan: 12,520/- |
| (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.) | : | No |
| Business Experiences and Training Info | : | 10 years experience in running business. 05 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. | : | 01884-302097 |
| Family's Contact No. | : | 01921-100361 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit ,Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

SHAHNAJ BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | BHAI BHAI STEEL FURNITURE |
| Location | : | Baruakhali Bazaar, Nobabgonj, Dhaka |
| Total Investment in BDT | : | BDT 320,000/- |
| Financing | : | Self BDT 250,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 20 ft x 10 ft= 300 square ft |
| Implementation | : | <ul style="list-style-type: none">▪Manufacturer of steel furniture.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪One employee will be appointed▪The farm is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months. |

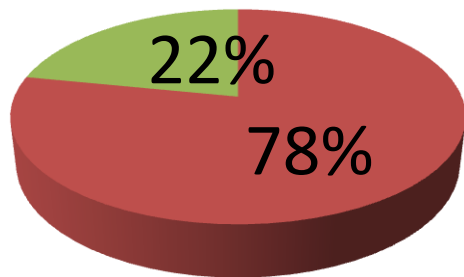
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|----------------|------------------|
| Revenue (sales) | | |
| Steel Furniture | 120,000 | 1,440,000 |
| Total Sales (A) | 120,000 | 1,440,000 |
| Less. Variable Expense | | |
| Steel Furniture | 90,000 | 1,080,000 |
| Total variable Expense (B) | 90,000 | 1,080,000 |
| Contribution Margin (CM) [C=(A-B)] | 30,000 | 360,000 |
| Less. Fixed Expense | | |
| Electricity Bill | 400 | 4,800 |
| Mobile Bill | 400 | 4,800 |
| Salary (self) | 5,000 | 60,000 |
| Transportation | 200 | 2,400 |
| Rent | 2,000 | 24,000 |
| Salary (staff) | 15,000 | 180,000 |
| Total fixed Cost (D) | 23,000 | 276,000 |
| Net Profit (E) [C-D] | 7,000 | 84,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|-----------|------------|----------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Steel Almirah | 5 | 20000 | 100,000 | 3 | 15000 | 45,000 | 145,000 |
| Showcase | 4 | 20000 | 80,000 | 0 | 0 | 0 | 80,000 |
| Box | 3 | 10000 | 30,000 | 0 | 0 | 0 | 30,000 |
| Dressing Table | 2 | 10000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Sheet | 0 | 0 | 0 | 200 | 50 | 10,000 | 10,000 |
| Tools | 0 | 0 | 0 | 3 | 5000 | 15,000 | 15,000 |
| Security | 1 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Total | 15 | | 250,000 | 206 | | 70,000 | 320,000 |

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 70,000
- Total 320,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | |
| Steel Furniture | 162,000 | 1,944,000 | 2,041,200 | 2,143,260 |
| Total Sales (A) | 162,000 | 1,944,000 | 2,041,200 | 2,143,260 |
| Less. Variable Expense | | | | |
| Steel Furniture | 121,500 | 1,458,000 | 1,530,900 | 1,607,445 |
| Total variable Expense (B) | 121,500 | 1,458,000 | 1,530,900 | 1,607,445 |
| Contribution Margin (CM) [C=(A-B)] | 40,500 | 486,000 | 510,300 | 535,815 |
| Less. Fixed Expense | | | | |
| Electricity Bill | 400 | 4,800 | 5,500 | 6,000 |
| Mobile Bill | 500 | 6,000 | 7,000 | 7,500 |
| Salary (self) | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | 400 | 4,800 | 5,500 | 6,000 |
| Rent | 2,000 | 24,000 | 24,000 | 24,000 |
| Salary (staff) | 20,000 | 240,000 | 240,000 | 240,000 |
| Total Fixed Cost | 28,300 | 339,600 | 342,000 | 343,500 |
| Net Profit (E) [C-D] | 12,200 | 146,400 | 168,300 | 192,315 |
| Investment Payback | | 28,000 | 28,000 | 28,000 |

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 | 70,000 | | |
| 1.2 | Net Profit | 146,400 | 168,300 | 192,315 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 118,400 | 258,700 |
| | Total Cash Inflow | 216,400 | 286,700 | 451,015 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28,000 | 28,000 | 28,000 |
| | Total Cash Outflow | 98,000 | 28,000 | 28,000 |
| 3 | Net Cash Surplus | 118,400 | 258,700 | 423,015 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 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









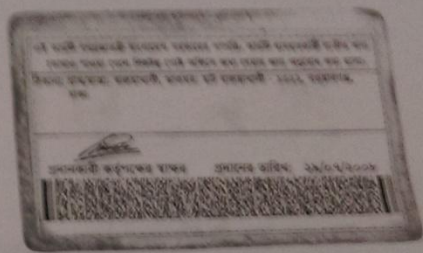
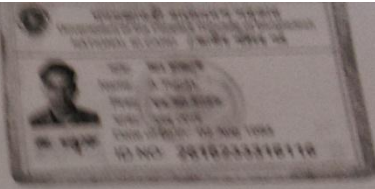
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ডাকঘর

ট্রেড লাইসেন্স

ক্রমিক নং- 113 তারিখ : ২৪/১১/২০১৬
লাইসেন্স নং : ২০১৬-২০১৭
প্রতিষ্ঠানের নাম : আই আই বজ্রানন্দ
মালিকের নাম : আব্দুল রাজ্জাক
পিতা/স্বামীর নাম : মুহঃ আব্দুল বাহরুল
প্রতিষ্ঠানের ঠিকানা : বাকুয়াপাড়ার বাহরুল
ব্যবসার ধরন : বিভিন্ন প্রকার কাপড় বিক্রয়
লাইসেন্স ফি টাকা : ৩৪৫৮
বেকেয়া ফি টাকা : X
সর্বমোট টাকা (কথায়) : বিশাল নামে ত্রিশ টানা

FAMILY PICTURE

