

# BONDHU ENTERPRISE



29<sup>th</sup> SB Design Lab (executive session)  
17<sup>th</sup> September, 2014 at Yunus Centre

**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>MD JAHANGIR HOSEN</b>
Age	:	12-09-1993      (21 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers
Address	:	Vill: Hatia, P.O: Solla 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	:	Mrs. <b>MOST. KOMOLA BEGUM</b>
(iii) Father's name	:	Mr. <b>SAMSUL HOQUE</b>
(iv) GB member's info	:	Branch: Elenga Centre # 10 (Female), Member ID: 4453, Group No:06 Member since : 24-09-1989      (25 Years), First loan: 2,000 taka.
Further Information:	:	Existing loan:. 20,000 Taka Outstanding: Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like BRAC, ASA, GB etc.	:	No
Education, till to date	:	S.S.C Pass

## ***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	:	One years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	Father (Mason)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01680-647210
Father Contact No.	:	01929-702242
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

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

Komola Begum is a member of Grameen Bank since 25 years. At first she was took 2,000 taka loan from Grameen Bank. Komola Begum consecutively took loan from GB. Utilize loan, to their own irrigation business. She also purchase 15 decimal land, a cow, made a house, installment a tube-well & proper sanitation system. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>BONDHU ENTERPRISE</b>
Address/ Location	:	5 Km. away from elenga bus stand, Hatia
Total Investment in BDT	:	1,35,000 taka
Financing	:	Self BDT 35,000 (from existing business) 26% Required Investment BDT 1,00,000 (as equity) 74%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	3,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Painting color, Lock, screw, Pin &amp; cement etc.</li><li>▪Average 15% gain on purchase.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪Existing no employee.</li><li>▪The shop is rented.</li></ul>

# Existing Business

BDT (TK)

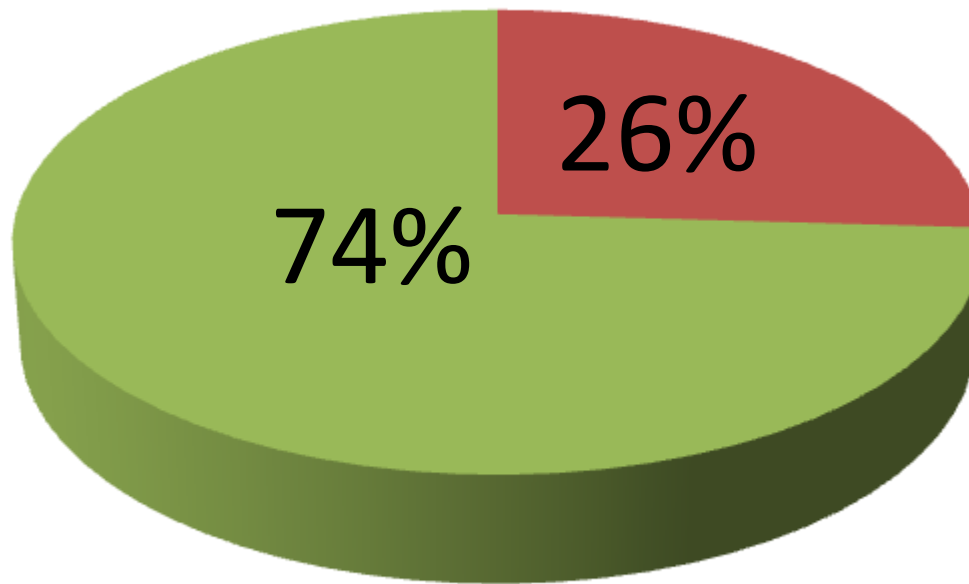
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Painting Color, screw, Polythene, pin, Cement, Aica	1,150	34,500	414,000
<b>Total Sales (A)</b>	<b>1,150</b>	<b>34,500</b>	<b>414,000</b>
<b>Less. Variable Expense</b>			
Painting Color, screw, Polythene, pin, Cement, Aica	1,000	30,000	360,000
<b>Total variable Expense (B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>150</b>	<b>4,500</b>	<b>54,000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		300	3,600
Guard		150	1,800
Transportation		400	4,800
Mobile Bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>1,750</b>	<b>21,000</b>
<b>Net Profit (E) [C-D]</b>		<b>2,750</b>	<b>33,000</b>

# Investment breakdown

<b>Particulars</b>	<b>Existing</b>	<b>proposed</b>	<b>proposed Total</b>
Cement	10,000	25,000	35,000
Painting Color, Screw, Pin, Polythene, etc	20,000	65,000	85,000
Furniture	5,000	10,000	15,000
<b>Total</b>	<b>35,000</b>	<b>1,00,000</b>	<b>1,35,000</b>

# Source of Finance

- Entrepreneur's Contribution 35,000
- Investor's Investment 100,000
- Total 135,000





# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Painting Color, screw, Polythene, pin, Cement, Aica	3,450	103,500	1,242,000	1,304,100	1,369,305
<b>Total Sales (A)</b>	<b>3,450</b>	<b>103,500</b>	<b>1,242,000</b>	<b>1,304,100</b>	<b>1,369,305</b>
<b>Less. Variable Expense</b>					
Painting Color, screw, Polythene, pin, Cement, Aica	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total variable Expense (B)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		800	9,600	10,080	10,584
Electricity Bill		300	3,600	3,780	3,969
Guard		150	1,800	1,890	1,985
Transportation		600	7,200	7,560	7,938
Salary (self)		3,000	36,000	37,800	39,690
Mobile & SMS Monitoring		500	6,000	6,300	6,615
<b>Non Cash Item</b>					
Depreciation		125	1,500	1,500	1,500
<b>Total Fixed Cost</b>		<b>5,475</b>	<b>65,700</b>	<b>68,910</b>	<b>72,281</b>
<b>Net Profit (E) [C-D]</b>		<b>8,025</b>	<b>96,300</b>	<b>101,190</b>	<b>106,325</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit ( Ownership Tr. Fee added back)	96,300	101,190	106,325
1.3	Depreciation (Non cash item)	1,500	1,500	1,500
1.4	Opening Balance of Cash Surplus		57,800	120,490
	<b>Total Cash Inflow</b>	<b>197,800</b>	<b>160,490</b>	<b>228,315</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>57,800</b>	<b>120,490</b>	<b>188,315</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 1 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures



# FAMILY PICTURE

