

# SAIFUL BAMBOO PROJECT



Project identification and prepared by: Shahidul Islam, Jamurkee Unit

Project verified by: Md. Mizanur Rahman Patwary

**Grameen Shakti Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD SAIFUL MIAH</b>
Age	:	02-03-1983 (32 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Present Address		Vill: Jamurkee P.O: Jamurkee P.S: Mirjapur 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	:	<b>RUPBANU BEGUM</b>
(iii) Father's name	:	<b>LATE NAZIR MIA</b>
(iv) GB member's info	:	Branch: Jamurkee Centre # 08 (Female), Member ID: 1302, Group No: 01 Member since: 07-03-1983 (32 Years) First loan: 800 taka.
Further Information:		Existing loan: BDT 25,000 Outstanding loan: BDT 23,400
(v) Who pays GB loan installment	:	Mother : No
(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 no training.
Other Own/Family Sources of Income	:	Mother's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-683285
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit

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

Rupbanu Begum is a member of Grameen Bank since 32 years. At first she took 800 taka loan from Grameen Bank. Rupbanu Begum gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAIFUL BAMBOO PROJECT</b>
Location	:	Near Jamurkee Hospital, Tangail
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>✓ Manufacturer of hedge.</li><li>✓ The hedge is basically use in poultry farm, ceiling Partition of &amp; home &amp; others necessary area.</li><li>✓ Three kinds of cane (a) Pit Beti (b) Shir beti (c) bok beti are prepared from one bamboo.</li><li>✓ Two labor get 300 &amp; one labor get 200.</li><li>✓ Collects bamboo from Chittagong.</li><li>✓ After getting equity fund four labor regularly will work in the project.</li><li>✓ Supply of hedge in Ghatail, Kalihati, Sokhipur, Modhupur Tangail &amp; Gazipur Dhaka.</li><li>✓ Agreed grace period 4 months.</li></ul>

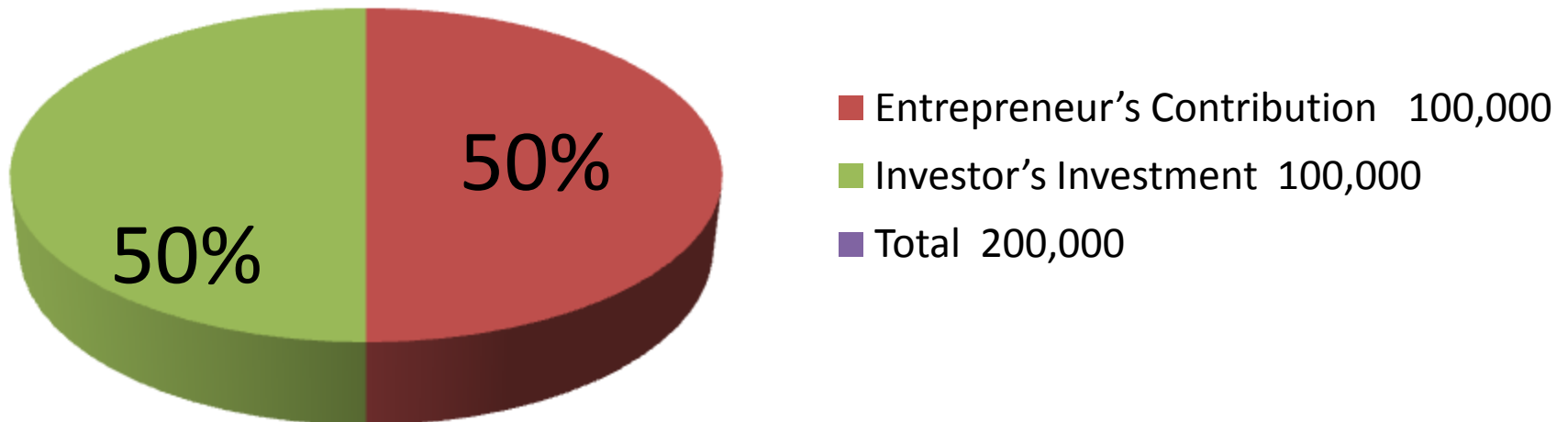
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bamboo hedge	5,500	165,000	1,980,000
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>
<b>Less. Variable Expense</b>			
Bamboo	3,850	115,500	1,386,000
<b>Total variable Expense (B)</b>	<b>3,850</b>	<b>115,500</b>	<b>1,386,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,650</b>	<b>49,500</b>	<b>594,000</b>
<b>Less. Fixed Expense</b>			
Rent		700	8,400
Mobile Bill		300	3,600
Entertainment		500	6,000
Transportation		10,000	120,000
Salary (self)		6,000	72,000
Salary (staff)		24,000	288,000
<b>Total fixed Cost (D)</b>		<b>41,500</b>	<b>498,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bamboo	90,000	1,00,000	1,90,000
Working Capital	10,000	-	10,000
<b>Total</b>	<b>1,00,000</b>	<b>1,00,000</b>	<b>2,00,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Bamboo hedge	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Bamboo	5,600	168,000	2,016,000	2,116,800	2,222,640
<b>Total variable Expense (B)</b>	<b>5,600</b>	<b>168,000</b>	<b>2,016,000</b>	<b>2,116,800</b>	<b>2,222,640</b>
<b>Contribution Margin (CM)</b> [C=(A-B)]	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Less. Fixed Expense</b>					
Rent		700	8,400	8,400	8,400
Mobile Bill		550	6,600	7,000	7,500
Entertainment		700	8,400	9,000	9,500
Transportation		15,000	180,000	190,000	200,000
Salary (self)		9,000	108,000	108,000	108,000
Salary (staff)		30,000	360,000	360,000	360,000
<b>Total Fixed Cost</b>		<b>55,950</b>	<b>671,400</b>	<b>682,400</b>	<b>693,400</b>
<b>Net Profit (E) [C-D]</b>		<b>16,050</b>	<b>192,600</b>	<b>224,800</b>	<b>259,160</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)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	192,600	224,800	259,160
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		152,600	337,400
	<b>Total Cash Inflow</b>	<b>292,600</b>	<b>377,400</b>	<b>596,560</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>152,600</b>	<b>337,400</b>	<b>556,560</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 15 Years  
Quality hedge & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

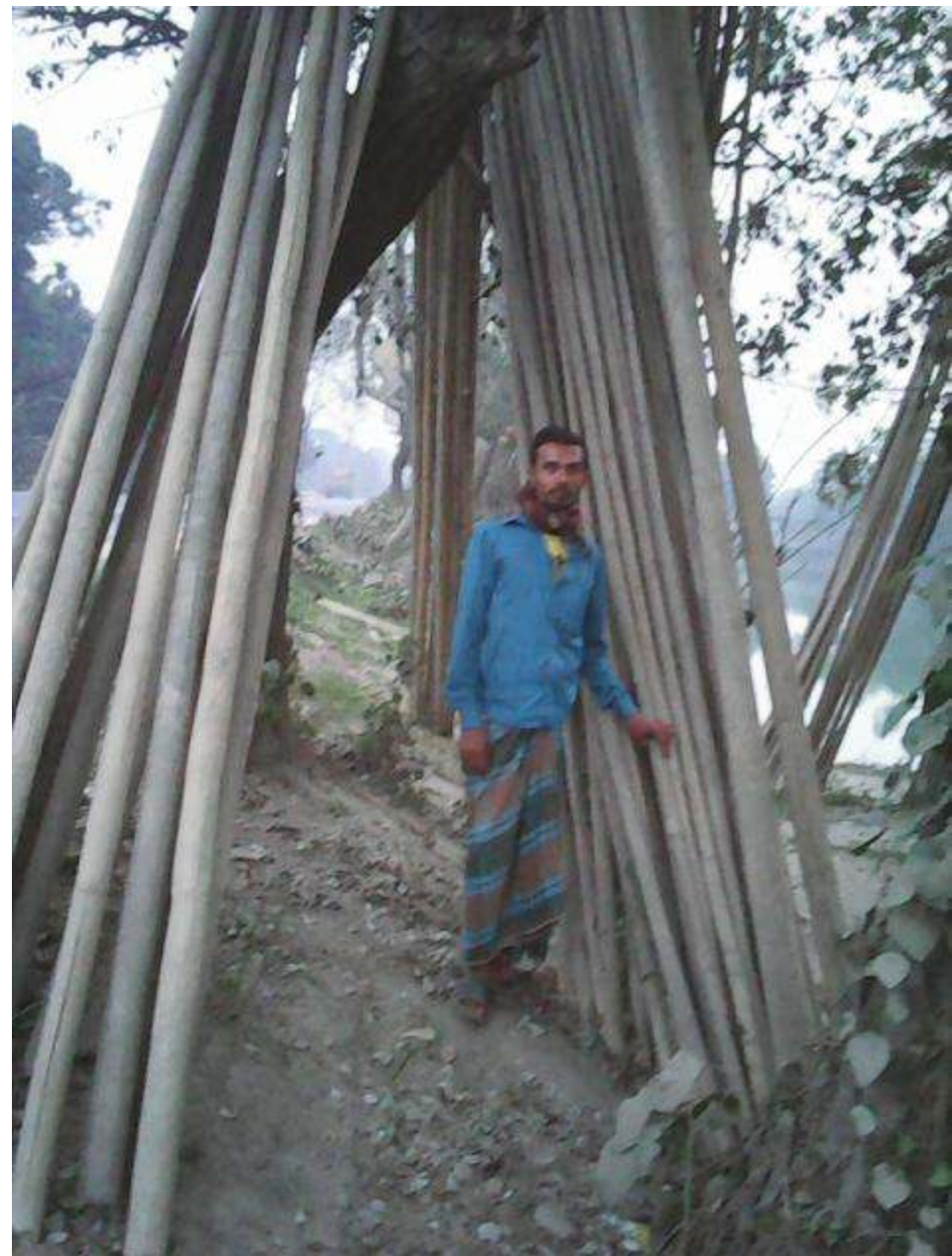
Theft  
Fire  
Political unrest  
Local competitors;

Pictures















24/01/2021

# Daily Note

করীম সিনি

সিডি বিল্ডিং এজেন্সি

৩০	২০০
৩০	২০০
৩০	২০০
৩০	২০০

সামগ্রিক = ২০০০

আলাদা বিল্ডিং = ৫০০০

সামগ্রিক = ১৫০০০

৭ম = ১৫০০০



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



স্বাক্ষর

নাম: মোঃ সাইফুল মিয়া  
Name: MD. SAIFUL MIAH  
পিতা: মৃত নাজির মিয়া  
মাতা: রূপবানু বেগম  
Date of Birth: 02 Mar 1953

ID NO: 9316663783165

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের নিয়ন্ত্রণে এবং সরকারী কর্মসূচিতে ব্যবহারের জন্য প্রস্তুত করা হয়েছে।  
কোনো কারণে এতে ত্রুটি বা ভুল থাকলে তাৎক্ষণিকভাবে সরকারকে অবগত করা হবে।

প্রস্তুতকারী: জাতীয় পরিচয়পত্র কার্যালয়

প্রস্তুতকৃত তারিখ: ২০ ০৭/০০০৮



# FAMILY PICTURE

