

Proposed NU Business Name: **BABUL ENTERPRISE**



Project identification and prepared by: Abul Khayer,
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BABUL
Age	:	20-04-1983 (32 Years)
Education, till to date	:	Class Three
Marital status	:	Married
Children	:	Two Daughters
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Ram Jibonpur, P.O: D. Pakutia, 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	:	SHEFALI BEGUM
(iii) Father's name	:	MD. ABUL HOSSAIN
(iv) GB member's info	:	Branch: Pakutia Ghatail, Centre # 42(Female), Member ID: 3015 Group No: 01 Member since: 19-10-1987 (28 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: BDT 80,000 Outstanding loan: BDT 10,080
(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.)	:	Nil
Business Experiences and Training Info	:	Twenty years experience in running business. He has training for ten years.
Other Own/Family Sources of Income	:	Father's income (Same business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-652503
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI BEGUM joined Grameen Bank since 28 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in steel business.

Proposed Nobin Udyokta Business Info

Business Name	:	BABUL ENTERPRISE
Location	:	Gopalpur Mor road, Pakutia, Tangail.
Total Investment in BDT	:	BDT 2,20,000
Financing	:	Self BDT 1,20,000(from existing business) 55% Required Investment BDT 1,00,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Security of shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; hoe, Capati, Billhook, Knife, Cinder etc.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing two employee.▪The shop is rented.▪Collects goods from Pakutia.▪Agreed grace period is 4 months.

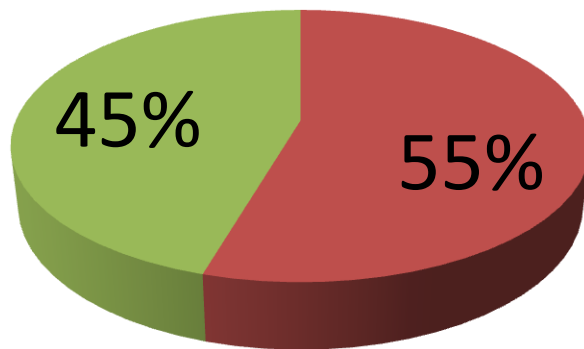
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
tools	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Iron, cinder etc	48,000	576,000
Total variable Expense (B)	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	32,000	384,000
Less. Fixed Expense		
Rent	3,000	36,000
Electricity bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Salary (staff)	17,000	204,000
Entertainment	300	3,600
Total fixed Cost (D)	26,100	313,200
Net Profit (E) [C-D]	5,900	70,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hoe (700 x 100)	70,000	-	70,000
Capati (300 x 90)	27,000	-	27,000
Billhook (20 x 300)	6,000	-	6,000
Billhook 2 (10 x 300)	3,000	-	3,000
Billhook small (20 x 100)	2,000	-	2,000
Coal (20 bundle x 600)	12,000	-	12,000
Hoe iron 1 ton	-	60,000	60,000
Cinder (500 x 80)	-	40,000	40,000
Total	1,20,000	1,00,000	2,20,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 100,000
- Total 220,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Tools	110,000	1,320,000	1,386,000
Total Sales (A)	110,000	1,320,000	1,386,000
Less. Variable Expense			
Iron, Cinder etc	66,000	792,000	831,600
Total variable Expense (B)	66,000	792,000	831,600
Contribution Margin (CM) [C=(A-B)]	44,000	528,000	554,400
Less. Fixed Expense			
Rent	3,000	36,000	36,000
Electricity bill	500	6,000	7,000
Mobile bill & SMS Monitoring	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Salary (staff)	24,000	288,000	288,000
Entertainment	500	6,000	7,000
Total Fixed Cost	33,400	400,800	403,500
Net Profit (E) [C-D]	10,600	127,200	150,900
Investment Payback		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>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	127,200	150,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		67,200
	Total Cash Inflow	227,200	218,100
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	67,200	158,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 20 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









2/900

2/600

2/900



2/650

2/950

2/950







Handwritten numbers on the blades:

02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	00
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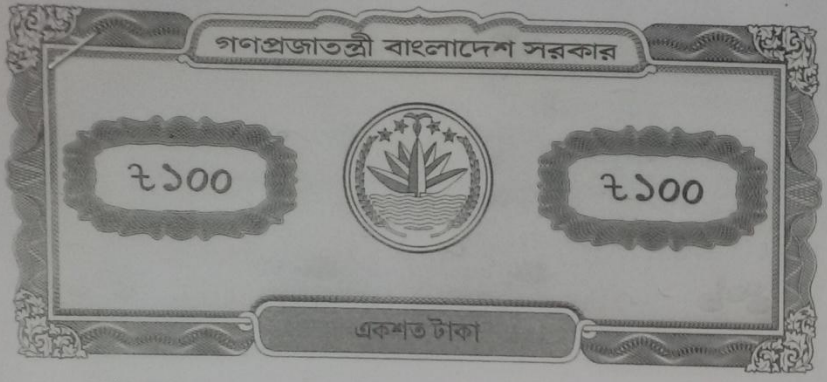












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শ্রম ডায়ারী চুক্তিপত্র

১ম পক্ষ -

শ্রমিক: শ্রী মোঃ আব্দুল হক
 পিতা: শ্রী মোঃ আব্দুল হক
 জাতি: বাংলাদেশি
 স্বাক্ষর: শ্রী মোঃ আব্দুল হক

২য় পক্ষ -

ডাক্তার: ডাঃ আব্দুল মালিক
 পিতা: শ্রী মোঃ আব্দুল হক
 জাতি: বাংলাদেশি
 স্বাক্ষর: ডাঃ আব্দুল মালিক

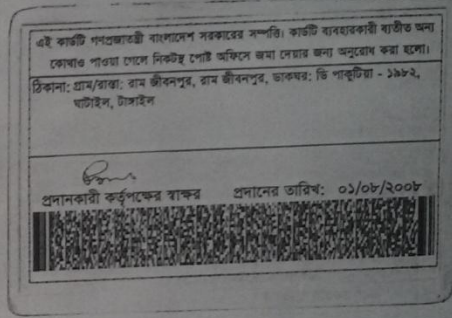
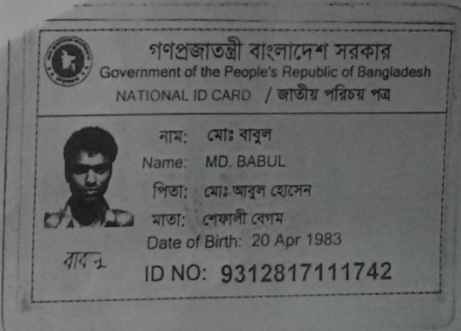
১ম পক্ষ -
 মোঃ আব্দুল হক

২য় পক্ষ -
 ডাঃ আব্দুল মালিক

ডাক্তার এর ডায়ারী চুক্তিপত্র

জামানত - ৬০০০০/৳ (ছয় লাখ টাকা)
 দোকান ঠিকানা - ২৫০০/৳ (দুই হাজার পাঁচশত টাকা)
 মেমোরান্ডাম তারিখ - ০২/০৬/২০১৩
 ০৩/০৬/২০১৩

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১ম পক্ষ -
 মোঃ আব্দুল হক
 ২য় পক্ষ -
 ডাঃ আব্দুল মালিক

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 ২য় পক্ষ -
 ডাঃ আব্দুল মালিক

১ম পক্ষ -
 মোঃ আব্দুল হক
 ২য় পক্ষ -
 ডাঃ আব্দুল মালিক

FAMILY PICTURE

