

Proposed NU Business Name: **BISMILLAH STORE**



Project identification and prepared by: Shajedur Rahman,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	AB. MOTALEB AL MAMUN
Age	:	20-12-1986 (31 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers
Address	:	Vill: Barahipur ; P.O: Feni Sadar ; P.S: Feni Sadare ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOWARA BEGUM
(iii) Father's name	:	ABDUL KODDUS
(iv) GB member's info	:	Branch: Dhormopur, Feni. Centre # 36 (Female), Member ID: 49922/1, Group No: 07 Member since: 24-04-1998 (08 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: Nill
Further Information:		
(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	:	08 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01875-022322
Family's Contact No.	:	01913-995957
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 5 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH STORE
Location	:	Salauddin, Feni
Total Investment in BDT	:	BDT 97,000/-
Financing	:	Self BDT 57,000/- (from existing business) 53% Required Investment BDT 40,000/- (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	07 ft x 15 ft= 105 square ft
Security	:	5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments, Stationary, Biscuit etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

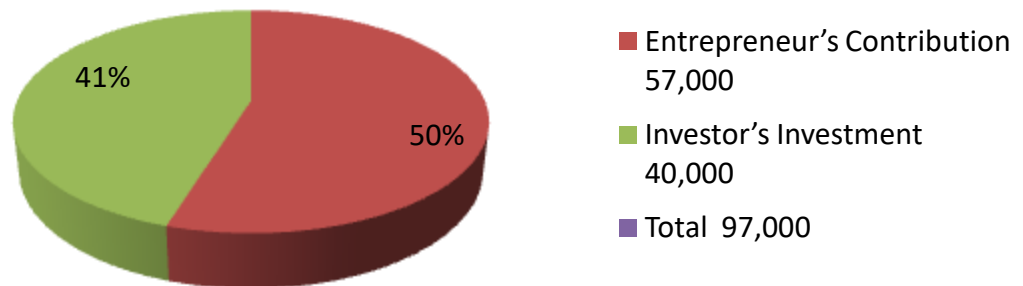
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Garments, Stationary, Biscuit etc	2,200	66,000	792000
Total Sales (A)	2,200	66,000	792000
Less Variable Expense			
Garments, Stationary, Biscuit etc	1,870	56,100	673200
Total variable Expense (B)	1,870	56,100	673200
Contribution Margin (CM) [C=(A-B)]	330	9,900	118800
Less Variable Expense			
Rent		1,000	12000
Electricity bill		150	1800
Transportation		600	7200
Salary (self)		5,000	60000
Entertainment		300	3600
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		7,450	89400
Net Profit (E)= [C-D]		2,450	29400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt	20	350	7,000	0	0	0	7,000
Pant	10	400	4,000	0	0	0	4,000
Dopatta	15	150	2,250	0	0	0	2,250
T-Shirt	40	120	4,800	0	0	0	4,800
Trawjer	15	150	2,250	0	0	0	2,250
Mafler	20	100	2,000	0	0	0	2,000
Tyles	30	120	3,600	0	0	0	3,600
Food Item	0	0	5,000	0	0	20000	15,000
Chips ,Cake	0	0	10,000	0	0	10000	20,000
Stationary	0	0	10,000	0	0		10,000
Mobile Load	0	0	1,100	0	0	10,000	11,100
Security	1	0	5,000	0	0	0	5,000
Total	106	100,990	57,000	0	0	40,000	97,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Garments, Stationary, Biscuit etc	2,500	75,000	900000	945000	992250
Total Sales (A)	2,500	75,000	900000	945000	992250
Less Variable Expense					
Garments, Stationary, Biscuit etc	2,125	63,750	765000	803250	843412.5
Total variable Expense (B)	2,125	63,750	765000	803250	843412.5
Contribution Margin (CM) [C=(A-B)	375	11,250	135000	141750	148837.5
Less Variable Expense					
Rent		1,000	12000	12,000	12,000
Electricity bill		300	3600	4,000	4,400
Transportation		800	9600	9,900	10,200
Salary (self)		5000	60000	60,000	60,000
		0	0	0	0
Entertainment		300	3600	3,600	3,600
		100	1200	1200	1,200
		0	0	0	0
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		7,900	94800	95,700	96,700
Net Profit (E)= [C-D]		3,350	40200	46,050	52,138
Investment Payback			16,000	16,000	16,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	40200	46,050	52,138
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		20,200	46,250
	Total Cash Inflow	90,200	66,250	98,388
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	66,000	16,000	16,000
3	Net Cash Surplus	20,200	46,250	78,388

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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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FAMILY PICTURE

