

Proposed NU Business Name: **BIPUL GENAREL STORE**



Project identification and prepared by: Hafizur Rahman,
Mawna Unit, Gajipur

Project verified by Md. Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:BIPUL MIA
Age	:	20-03-1988(29 Years)
Education, till to date	:	S.S. C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brather 1 Sisters
Address	:	Vill: Tangra shout, P.O: Tangra P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASENA BEGUM
(iii) Father's name	:	MIA HOSSEN
(iv) GB member's info	:	Branch: Tangra, Sreepur, Centre # 38 (Famale), Member ID: 3003, Group No: 01 Member since: 02/07/1995(22 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	No
(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	:	06 years experience in 06 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-142109
Mother's Contact No.	:	01718-632482
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 22 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BEPUL GENAREL STORE
Location	:	Tangra bazar,Sreepur, Gazipur
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 15ft= 300square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,dal,sugar soap Juice ,Biscuit etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed. ▪The shop is owned. ▪Collects goods from Bormi. ▪Agreed grace period is 3 months.

Existing Business (BDT)

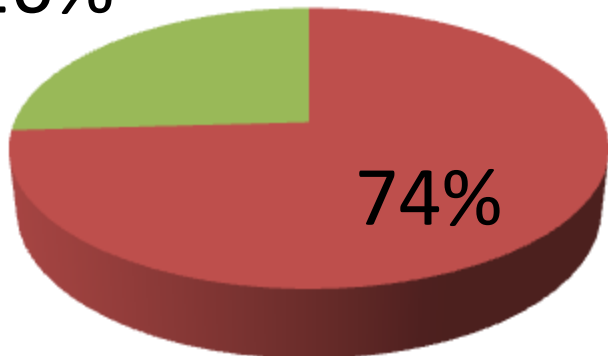
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	3,600	1,08,000	1,296,000
Total Sales (A)	3,600	1,08,000	1,296,000
Less. Variable Expense			
Rice,oil,dal,sugar soap , Juice ,Biscuit etc	3,060	91,800	1,101,600
Total variable Expense (B)	3,060	91,800	1,101,600
Contribution Margin (CM) [C=(A-B)]	5,40	16,200	1,94,400
Less. Fixed Expense			
Electricity bill		6,00	7,200
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		5,00	6,000
Guard		2,00	2,400
Mobile Bill		5,00	6,000
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		7,900	94,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice(23x2000)	46,000	40,000	86,000
Soyabin (03 x17,000)	51,000	17,000	68,000
Suger(02 x3300)	6,600	0	6,600
Cosmetice	70,000	10,000	80,000
Others	26,400	3,000	29,400
Total	2,00,000	70,000	2,70,000

Source of Finance

26%



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 70,000

■ Total 270,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	6,000	1,80,000	2,160,000	2,268,000
Total Sales (A)	6,000	1,80,000	2,160,000	2,268,000
Less. Variable Expense				
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	5,100	1,53,000	1,836,000	1,927,800
Total variable Expense (B)	5,100	1,53,000	1,836,000	1,927,800
Contribution Margin (CM) [C=(A-B)	9,00	27,000	3,24,000	3,40,200
Less. Fixed Expense				
Electricity bill		1,000	12,000	12,500
Transportation		2,300	27,600	28,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		1,000	12,000	12,500
Guard		2,00	2,400	2,400
Mobile Bill		1,000	12,000	12,500
Total Fixed Cost		13,500	1,62,000	1,64,000
Net Profit (E) [C-D)		13,500	1,62,200	1,76,200
Investment Payback			42.000	42.000

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	70,000	
1.2	Net Profit	1,62,000	1,76,200
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,20,000
	Total Cash Inflow	2,32,000	2,96,200
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	0	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,12,000	42,000
3	Net Cash Surplus	1,20,000	2,54,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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





শ্রী

মাকড়

কি-বরিয়া
সুপার মিনিকেট চাক
মাকড়

কি-বরিয়া
সুপার মিনিকেট চাক
মাকড়





Small text on the wall behind the man, possibly a poster or sign, including the word "BREAD" and some illegible text.







Colorful packets of snacks or instant noodles hanging from the ceiling.

Stack of colorful packets (possibly instant noodles) in a red bucket.

Large blue and grey barrels.

Stack of green plastic bottles.

সাতক
কিবরিয়া
মুগার মিনিকেট চাউল
সাতক

কিবরিয়া
মুগার মিনিকেট চাউল
সাতক
SATAK

মুগার ফাওয়ার মিল













কি-ব-রি
সুপার মিনি কোট
লিট্র

সুপার মিনি কোট
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কি-ব-রি
সুপার মিনি কোট
লিট্র

FAMILY PICTURE

