

Proposed NU Business Name: M/S Bhai Bhai Departmentel Store



Project identification and prepared by: MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Sushanto Kumar Biswash



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ISMAIL HOSSAIN
Age	:	27-08-1988 (34 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	03Brothers 02 Sisters
Address	:	Vill: Ovirampur. P.O :Dagonbhuiyan, P.S: Dagonbhuiyan, 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	:	FIROZA AKTER
(iii) Father's name	:	SOFIQUER RAHAMAN
(iv) GB member's info	:	Branch:Dagonbhuiyan , Centre # 21 (Female), Member ID: 4110, Group No: 01 Member since: 15-02-2003 to 2009 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: Nil, Outstanding loan: Nil
(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	:	17 years experience in running business. 17Years in own business. He has no years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822859074
Family's Contact No.	:	01813206100
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA AKTER joined Grameen Bank since 06 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

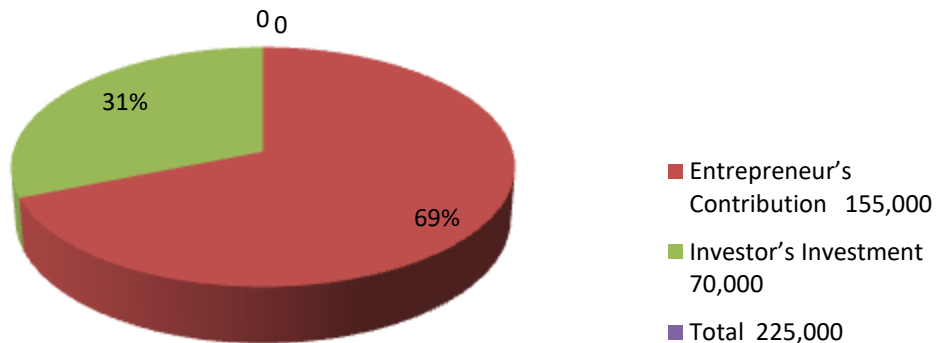
Business Name	:	M/S BHAI BHAI DEPERTMENTEL STORE
Location	:	Nurreyar tak, Fazilayer ghat road, Dagonbhuiyan, feni
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 155,000/- (from existing business) 69% Required Investment BDT 70,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 11ft = 165 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Grocery & confessionary.▪ Average 10% gain on sales.▪ The business is operating by the entrepreneur himself. He has no employee.▪ One will be appointed after receiving equity money.▪ The shop is rented.▪ Collects goods from Dagonbhuiyan.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery& confessionary	8000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less. Variable Expense			
Grocery& confessionary	7200	216000	2592000
Total variable Expense (B)	7200	216000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less. Fixed Expense			
Rent		1000	12000
Electricity bill		1800	21600
Transportation		1200	14400
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		0	0
Generator		0	0
Mobile bill		500	6000
Total fixed Cost (D)		9650	115800
Net Profit (E) [C-D]		14350	172200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft drink	0	0	15000	0	0	20000	35000
Stasonary	0	0	20000	0	0	0	20000
Cosmetices	0	0	3000	0	0	0	3000
Confegsanary	0	0	25000	0	0	0	25,000
Grocery	0	0	50000	0	0	40,000	90,000
L P Gas	0	0	17500	0	0	0	17500
Load	0	0	10000	0	0	10,000	20,000
GAS stop	0	0	1500	0	0	0	1,500
Sports items	0	0	8000	0	0	0	8,000
Security	0	0	5000	0	0	0	5,000
Total	0	0	155000	0	0	70,000	225,000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2 Year	3 Year
Revenue (sales)					
Steel Furniture	14680	440400	5284800	5549040	5826492
Total Sales (A)	14680	440400	5284800	5549040	5826492
Less. Variable Expense					
Steel Furniture	13212	396360	4756320	4994136	5243842.8
Total variable Expense (B)	13212	396360	4756320	4994136	5243842.8
Contribution Margin (CM) [C=(A-B)	1468	44040	528480	554904	582649.2
Less. Fixed Expense					
Rent		1000	12000	12000	12000
Electricity bill		2000	24000	24200	24400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		15350	184200	184800	185400
Net Profit (E) [C-D)		28690	344280	370104	397249.2
Investment Payback			28000	28000	28000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	344280	370104	397249.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		316,280	658,384
	Total Cash Inflow	414,280	686,384	1,055,633
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	316,280	658,384	1,027,633

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 17 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













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