

Proposed NU Business Name: **BISMILLAH FASTFOOD & GENERAL STORE**



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD.MOHI UDDIN |
| Age | : | 10-07-1982 (35 Years) |
| Education, till to date | : | B.Com |
| Marital status | : | Married |
| Children | : | 01 Son And 01 Daughter |
| No. of siblings: | : | 05 Brothers 05 Sisters |
| Address | : | Vill: West Selonia; P.O: Hazir Bazar ; P.S: Feni Sadar ; 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 | : | NOOR NEHAR BEGUM |
| (iii) Father's name | : | HAZI AB. WADUD MEMBER |
| (iv) GB member's info | : | Branch: Kalidaho, Feni, Centre # 05 (Female), Member ID: 2623, Group No: 01 Member since: 28-07-1998 To 01-04-2004 (06Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 20,000 Outstanding loan: Nill |
| (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 | : | 15 years experience in running business. 15 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01869-948348 |
| Family's Contact No. | : | 01869-176414 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NOOR NEHAR BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | BISMILLAH FASTFOOD & GENERAL STORE |
| Location | : | Mohipal plaza (3 rd floor) mohipal, Feni |
| Total Investment in BDT | : | BDT 655,000/- |
| Financing | : | Self BDT 585,000/- (from existing business) 89% Required Investment BDT 70,000/- (as equity) 11% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 20 ft = 200 square ft |
| Security | : | BDT 500,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuits, Cold Drink, Fast Food, Tea, Coffee etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue(Sales) | | | |
| Tea, Biscuit, Cold Drink, Fast Food, Coffee etc | 10,000 | 300,000 | 3600,000 |
| Total Sales (A) | 10,000 | 300,000 | 3600,000 |
| Less Variable Expense | | | |
| Tea, Biscuit, Cold Drink, Fast Food, Coffee etc | 8,500 | 255,000 | 3060,000 |
| Total variable Expense (B) | 8,500 | 255,000 | 3060,000 |
| Contribution Margin (CM) [C=(A-B)] | 1,500 | 45,000 | 540,000 |
| Less Variable Expense | | | |
| Rent | | 5,000 | 60,000 |
| Electricity bill | | 500 | 6000 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | 3,000 | 36,000 |
| Entertainment | | 500 | 6000 |
| Guard | | 100 | 1200 |
| Generator | | 300 | 3600 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 14,700 | 176,400 |
| Net Profit (E)= [C-D] | | 30,300 | 363,600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------|-----------|-------------|----------------|-----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Biscuits | 20 | 350 | 7,000 | 30 | 350 | 10,500 | 17,500 |
| Cold drink | 50 | 500 | 25,000 | 50 | 500 | 25,000 | 50,000 |
| Fast Food | 0 | 0 | 5,000 | 0 | 0 | 20,000 | 25,000 |
| Coffee Tea | 0 | 0 | 10,000 | 0 | 0 | 0 | 10,000 |
| Mineral water | 20 | 250 | 5,000 | 0 | 0 | 0 | 5,000 |
| Juice | 10 | 750 | 7,500 | 0 | 0 | 0 | 7,500 |
| Cake | 10 | 550 | 5,500 | 0 | 0 | 0 | 5,500 |
| Others | 0 | 0 | 20,000 | 0 | 0 | 14,500 | 34,500 |
| Security | 1 | 0 | 500,000 | 0 | 0 | 0 | 500,000 |
| Total | 91 | 2400 | 585,000 | 80 | 850 | 70,000 | 655,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year 1 | Year 2 | Year 3 |
|---|--------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| | 10,500 | 315,000 | 3780000 | 3969000 | 4167450 |
| Tea, Biscuit, Cold Drink, Fast Food, Coffee etc | 10,500 | 315,000 | 3780000 | 3969000 | 4167450 |
| Total Sales (A) | | | | | |
| Less Variable Expense | 8,925 | 267,750 | 3213000 | 3373650 | 3542332.5 |
| Tea, Biscuit, Cold Drink, Fast Food, Coffee etc | 8,925 | 267,750 | 3213000 | 3373650 | 3542332.5 |
| Total variable Expense (B) | 1,575 | 47,250 | 567,000 | 595,350 | 625117.5 |
| Contribution Margin (CM) [C=(A-B) | | | | | |
| Less Variable Expense | | 5,000 | 60000 | 60,000 | 60,000 |
| Rent | | 800 | 9600 | 10,000 | 10,500 |
| Salary (self) | | 5000 | 60000 | 60,000 | 60,000 |
| Salary(Staff) | | 3,000 | 36000 | 36,000 | 36,000 |
| Entertainment | | 500 | 6000 | 6,000 | 6,000 |
| Guard | | 100 | 1200 | 1200 | 1,200 |
| Generator | | 300 | 3600 | 3,600 | 3,600 |
| Mobile bill | | 400 | 4800 | 5,000 | 5,300 |
| Total fixed cost (D) | | 15,100 | 181,200 | 181,800 | 182,600 |
| Net Profit (E)= [C-D] | | 32,150 | 385,800 | 413,550 | 442,518 |
| Investment Payback | | | 28,000 | 28,000 | 28,000 |

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 | 70,000 | | |
| 1.2 | Net Profit | 385,800 | 413,550 | 442,518 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 357,800 | 743,350 |
| | Total Cash Inflow | 455,800 | 771,350 | 1,185,868 |
| 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) | 28,000 | 28,000 | 28,000 |
| | Total Cash Outflow | 98,000 | 28,000 | 28,000 |
| 3 | Net Cash Surplus | 357,800 | 743,350 | 1,157,868 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
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

Pictures











FAMILY PICTURE

