

Proposed NU Business Name: **BISMILLA STATIONARY**

Project identification and prepared by: Md. Sohel Mia.
Rajshahi sadar unite.

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAFIQUL ISLAM
Age	:	01-06-1986(30 Years)
Education, till to date	:	Class ten.
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Bakravaz, P.O Sampur, P.S: Pava, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. HIRA BEGUM
(iii) Father's name	:	MD. ABUL KALAM AZAD.
(iv) GB member's info	:	Branch: Usop pur Caragat, Centre # 25(Female), Member ID: 2075/1, Group No: 03 Member since:27/04/2000 (Running) First loan: BDT.-3000.
Further Information:		Existing Loan: BDT 30000/=, Outstanding loan: No.
(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	:	10 years experience in running business. .
Other Own/Family Sources of Income	:	No.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922777698
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Rajshahi unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HIRA BEGUM joined Grameen Bank since 17 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLA STATIONARY
Location	:	Katakali bazer.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft= 100 square 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; Stationary product etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The shop is rent▪Agreed grace period is 3 months.

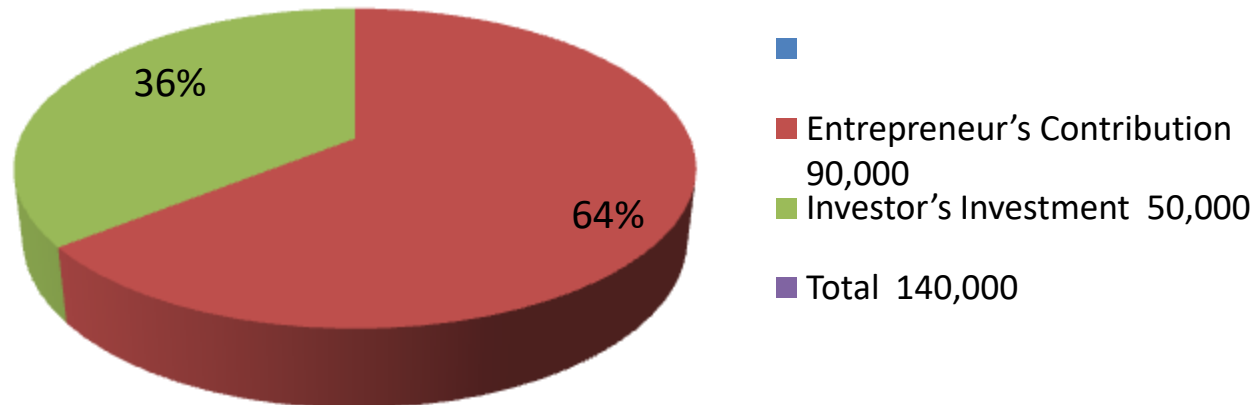
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Stationary and others sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Stationary and others sales	2,550	76,500	918000
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)	450	13,500	162000
Less. Fixed Expense			
Rent		2500	30,000
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Stationary	20000	40000	60000
Cosmatic	10000		10000
Beg	40000		40000
Others	20000	10000	30000
Total	90,000	50,000	140,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
oil,rice,wheat,cosmatic etc.	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense		0	0		0
oil,rice,wheat,cosmatic etc.	2975	89250	1071000	1124550	1180778
Total variable Expense (B)	2975	89250	1071000	1124550	1180778
Contribution Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less. Fixed Expense					
Rent		2500	30000	30000	30000
Electricity Bill		200	2400	2400	2500
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3700
Entertainment		200	2400	2400	2400
Salary (staff)		0	0		
Security Gard		100	1200	1200	1200
Bank service Charge			100	100	100
Total Fixed Cost		8500	102100	102100	102300
Net Profit (E) [C-D]		7250	86900	96350	106073
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	86900	96350	106073
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66900	143250
	Total Cash Inflow	136,900	163250	249323
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	66,900	143250	229323

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Katakali bazer.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE