

**Proposed NU Business Name: BABUL STORE**

Project identification and prepared by :Nurul Islam  
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Project verified by: Md.Siddikur Rahaman



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.BABUL HOSAN</b>
Age	:	12/12/1985 (29 Years)
Education, till to date	:	EIGHT
Marital status	:	Married
Children	:	01 Son 0 Daughter
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill:Sinaboha P.O: bastoli P.S: Kaliakair, 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	:	<b>MIS BASIRON BAGOM</b>
(iii) Father's name	:	<b>MD.ABUL HOSAN</b>
(iv) GB member's info	:	Branch: Ataboha Kalikori, Centre # 63/m (Female), Member ID: 6671, Group No: 05 Member since: 02/04/20067-2012 ( 06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 40000, Outstanding loan:000
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821457946
Mother's Contact No.	:	01791760625
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BASIRON** 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.

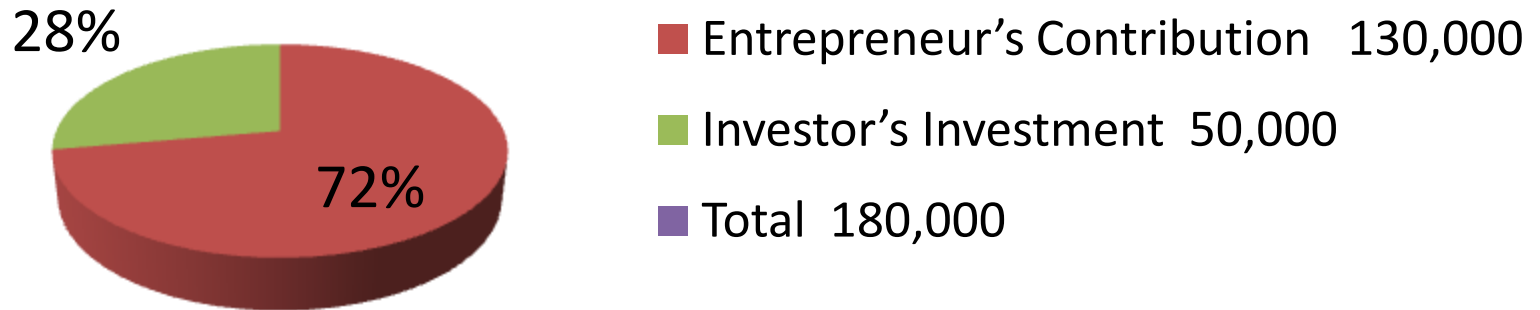
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BABUL STORE</b>
Location	:	Sinaboh,bastoli Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 180000/-
Financing	:	Self BDT 130,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as herbal medicin</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dahka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,soabin,sop,plat,coconat,biskut,pani,etc	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Particular	1680	50400	604800
Revenue (Sale)	1680	50400	604800
Rice,soabin,sop,plat,coconat,biskut,pani,etc	420	12600	151200
Rent		1000	12000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		450	5400
Mobile Bill		100	1200
Total Fixed Cost (D)		7550	90600
Net Profit (E)= [C-D]		5050	60600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2300	11500	12	2375	28500	40000
soabin	148	85	12580	50	85	4250	16830
biskut	119	35	4165	119	35	4165	8330
sop	185	35	6475	185	35	6475	12950
pani	12	200	2400				
plat	60	50	3000				3000
Cips,canacur,holod,nudos,moric,batare,koal			89880			4210	98890
			130000			50000	180000

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	2400	72000	864000	907200	952560
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Less Variable Expense (B)</b>					
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	<b>1920</b>	<b>57600</b>	<b>691200</b>	725760	<b>762048</b>
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>	<b>762048</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>	<b>98200</b>	<b>99230</b>
<b>Net Profit (E)= [C-D]</b>		<b>6300</b>	<b>75600</b>	<b>79380</b>	<b>83349</b>
<b>Investment Pay Back</b>			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	75,600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55600	114980
	<b>Total Cash Inflow</b>	<b>125,600</b>	<b>134,980</b>	<b>198,329</b>
<b>2</b>				
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>55000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70600</b>	<b>129980</b>	<b>193329</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire

Pictures









# FAMILY PICTURE