

Proposed NU Business Name: BISMILLAH STORE



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Samsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	BISMILLA STORE
Age	:	23/02/1992 (25 Years)
Education, till to date	:	Class Eight
Marital status	:	UnMarried
Children	:	No
No. of siblings:	:	04 Brother 01 Sisters
Address	:	Vill: Matia goda, P.O: Chadgazi, P.S: Chagal naiya, 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	:	Hajera begum
(iii) Father's name	:	Md.Habibur Rahman
(iv) GB member's info	:	Branch: Pathan nager, Centre # 22/(Female), Member ID:2125, Group No: 02 Member since: 05-03-2003-2009 First loan: BDT 5,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 0,00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Eight years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-151073
Mother's Contact No.	:	01820-136048
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hajera Begum joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

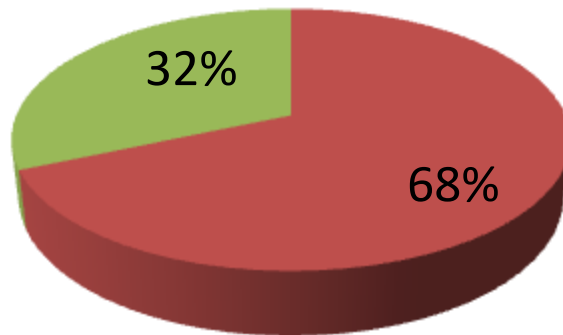
Business Name	:	BISMILLAH STORE
Location	:	ChadGazi Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 1,58300/-
Financing	:	Self BDT 1,08300/- (from existing business) 76% Required Investment BDT 50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10 ft. = 150 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Silver disk,jug,paint,electronic,iron,net etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪He is doing his business in Renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
silver disk,jug,paint,iron,electronic etc.	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
silver disk,jug,paint,iron,electronic etc.	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8500	102000
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
silver disk	14,500	5,800	20,300
jug	10,000	15,000	25,000
paint	30,000	15,000	45,000
electronic	20,000	7,200	27,200
iron	7,000	7,000	14,000
tarkata	2,800	0	2,800
net	4,000	0	4,000
Others	20,000	0	20,000
Total	108,300	50,000	158,300



- Entrepreneur's Contribution 108,300
- Investor's Investment 50,000
- Total 158,300

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
silver disk,jug,paint,iron,electronic etc.	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8500	98400	98980	99569
Net Profit (E)= [C-D]		7700	92400	97020	101871
Investment Pay Back			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72400	149420
	Total Cash Inflow	142,400	169,420	251,291
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	72,400	149,420	231,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







