

## Proposed NU Business Name: ISMAIL STORE



Project identification and prepared by: MD. SOHEL MIA  
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



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

Name	:	<b>MD.AMIRUL ISLAM</b>
Age	:	08/06/1996 (21 years)
Education, till to date	:	H/S/C
Marital status	:	Married
Children	:	1 SON.
No. of siblings:	:	2 Brothers, 1 sister.
Address	:	Vill: Golharia ,P.O: Hatgodagari, 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	:	<b>MST:SATHI BEGUM.</b>
(iii) Father's name	:	<b>MD. ISMAIL HOSSEN.</b>
(iv) GB member's info	:	Branch: Parila pava,Centre #11(Female), Member ID: 1285/5, Group No: 05 Member since-(2005-2010) and rejoin 01/06/2016-till now (6 Years)
Further Information:		First loan: BDT 20000
(v) Who pays GB loan installment	:	Existing Loan: BDT 25000,, Outstanding loan:10100.
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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. He has no training.
Other Own/Family Sources of Income	:	No.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787025373
Mother's Contact No.	:	01722260736
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST:SATHI BEGUM**, Grameen Bank since 06 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

# Proposed Nobin Udyokta Business Info

Business Name	:	ISMAIL STORE
Location	:	HAT RAMCHANDO PUR.
Total Investment in BDT	:	BDT 750,000
Financing	:	Self BDT 700,000/-(from existing business) 79 % Required Investment BDT 50,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 4000/-
Size of house	:	32ft x 12 ft= 384 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The Shop is rent.</li><li>▪ Agreed grace period is 3 months.</li></ul>

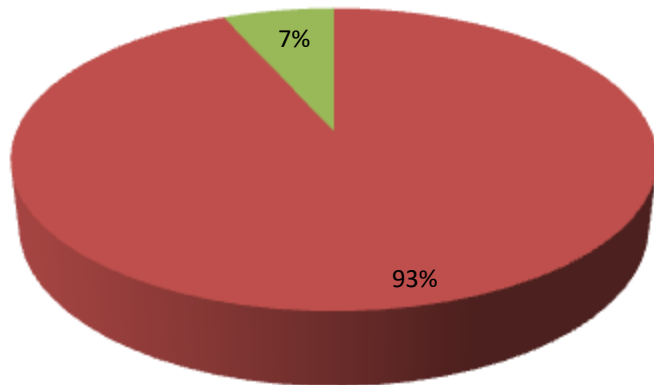
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
SALES	7,000	210,000	2520000
<b>Total Sales (A)</b>	7,000	210,000	2520000
<b>Less. Variable Expense</b>		0	
SALES	6,300	189,000	2268000
<b>Total variable Expense (B)</b>	6,300	189,000	2268000
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21,000	252000
<b>Less. Fixed Expense</b>			
Rent		1300	15,600
Electricity Bill		600	7,200
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		1000	12,000
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>8,500</b>	<b>102,000</b>
<b>Net Profit (E) [C-D]</b>		<b>12,500</b>	<b>150,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Total goods price			700000				700000
RICE						50000	50000
<b>Total</b>			<b>700000</b>			<b>50,000</b>	<b>750000</b>

## Source of Finance



- Entrepreneur's Contribution 700,000
- Investor's Investment 50,000
- Total 750,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
<b>SALES</b>	7500	225000	2700000	2835000	2976750
<b>Total Sales (A)</b>	7500	225000	2700000	2835000	2976750
<b>Less. Variable Expense</b>		0	0	0	0
<b>SALES</b>	6750	202500	2430000	2551500	2679075
<b>Total variable Expense (B)</b>	6750	202500	2430000	2551500	2679075
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22500	270000	283500	297675
<b>Less. Fixed Expense</b>					
Rent		1300	15600	15600	15600
Electricity Bill		600	7200	7200	7200
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	12000	12000
Entertainment		200	2400	2400	2400
Salary (staff)					
Security Gard		100	1200	1200	1200
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		8500	102100	102100	102100
<b>Net Profit (E) [C-D]</b>		14000	167900	181400	195575
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	167900	181400	195575
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>147900</b>	<b>309300</b>
	<b>Total Cash Inflow</b>	<b>217,900</b>	<b>329300</b>	<b>504875</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>147,900</b>	<b>309300</b>	<b>484875</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years.  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm; Hatramchando pur.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





