

Proposed NU Business Name: BIPOB STORE



Project identification and prepared by: Md.Habibullah
Kaliganj.

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BIPLOB
Age	:	10-10-1982 (35Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Sister
Address	:	Vill: Shimuliya P.O: Pubail P.S: Kaliganj Dist: Gajipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHIRIN BEGUM
(iii) Father's name	:	AB: MOJID SHARKAR
(iv) GB member's info	:	Branch :Pubail, Gazipur Centre 07 (Female), Member ID: 2012, Group No: 06 Member since: 20-05-2002(15years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: 3130
(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.)	:	No
Business Experiences and Training Info	:	04 years experience in running business.04 Years in own business : he has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726594351
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIRIN BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

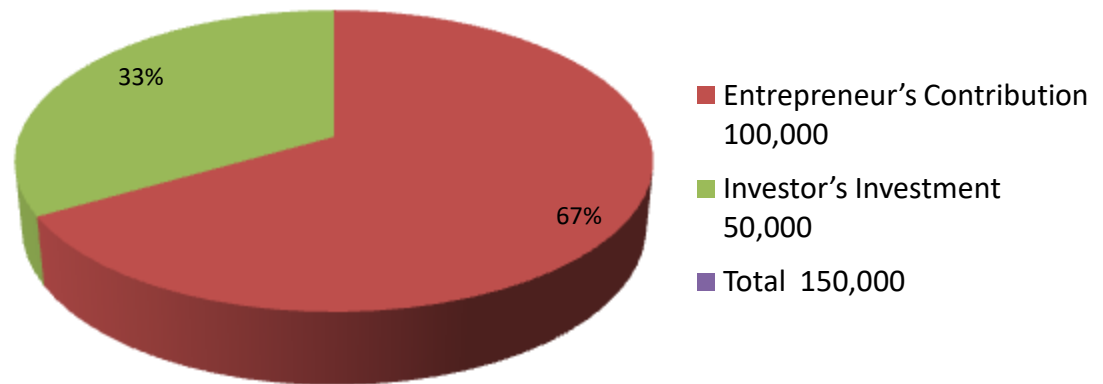
Business Name	:	MD. BIPLOB STORE
Location	:	Shombazar, kaliganj, Gazipur
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity)33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Grossary item ,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from kaliganj.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery Item	2400	72000	864000
	0	0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
Grocery Item	2040	61200	734400
Total Variable Expense	2040	61200	734400
Contribution Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6100	73200
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grossary			100,000			50,000	150,000
	0	0	100,000	0	0	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery Item	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6100	73200	73900	74615
Net Profit (E)= [C-D]		7400	88800	93240	97902
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68800	142040
	Total Cash Inflow	138,800	162,040	239,942
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	68,800	142,040	219,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:
Experience & Skill : 04 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

