

Proposed NU Business Name :BISSMILLAH STORE



Project identification and prepared by: MD. FIROZ HASAN
KERANIGONJ UNIT
Project verified by: MD.SHAMSUL AREFIN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BILTU KHAN
Age	:	06-05-1987 (30Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son 01Doughter
No. of siblings:	:	03 Brothers 04 sisters
Address	:	ViLL : Routhipur Khacha P.O:ROHITPUR P.S: KARANIGONJ Dist: DHAKA
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE MOMANA BEGUM
(iii) Father's name	:	ABDUL MOJID KHAN
(iv) GB member's info	:	Branch: Rohitpur Centre # 35/M(Female), Member ID: 2646 Group No:07 Member since:05-08-1995(10 Years) First loan: BDT 4,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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 & Skill	:	05 years of business experience.
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822549117
Family's Contact No.	:	01737282388
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE MOMANA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

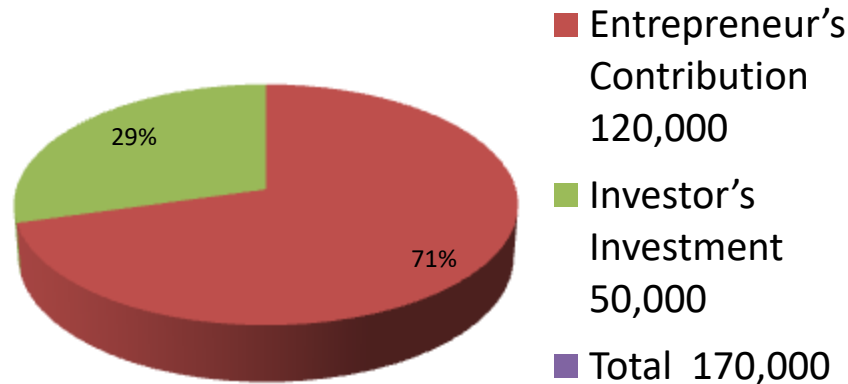
Proposed Nobin Udyokta Business Info

Business Name	:	BISSMILLAH STORE
Location	:	South Rohitpur: KARANIGONJ DHAKA
Total Investment in BDT	:	But/-170000/-
Financing	:	Self BDT 120000/- (from existing business)71% Required Investment BDT 50000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Computer Mobile chaing Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Particular	Existing		
	Daily	Monthly	Yearly
Revnue (Sale)			
Cold Drink Chip Coul Others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Cold Drink chip coul Others	3500	105000	1260000
Total Variable Expense	3500	105000	1260000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		1000	12000
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		150	1800
Mobile Bill		250	3000
Total Fixed Cost (D)		9500	114000
Net Profit (E)= [C-D]		5500	66000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cold Drink	2000	40	8000	Cold Drink	100	40	4000	12000
Chips	2000	10	20000	Chips	1000	10	10000	30000
Backery	500	24	12000	Backery	250	24	6000	18000
Statarnary	500	20	10000	Stationary	250	20	5000	15000
Coul	2500	10	25000	Coul	1250	10	12500	37500
Ice- Cream	2500	10	25000	Ice- Cream	1250	10	25000	50000
Others			20000					20000
Total			120000				50000	170000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cold Drink Chips Coul Others	4500	135000	1620000	1701000	1786050
Total Sales(A)	0	0	0	0	0
Less Variable Expense (B)	4500	135000	1620000	1701000	1786050
Cold Drink Chips Coul Others					
Total Variable Expense	3500	105000	1260000	1323000	1389150
Contributon Margin (CM) [C=(A-B)]	3500	105000	1260000	1323000	1389150
Less Fixed Expense	1000	30000	360000	378000	396900
Rent					
Electric Bill		3000	36000	36000	36000
Transportaion		1200	14400	14700	15000
Salary (Self)		150	1800	1890	1984.5
Salary (Staff)		5000	60000	60000	60000
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2400	2400
Total Fixed Cost (D)		300	3600	3700	3800
Net Profit (E)= [C-D]		9850	115800	116290	116784.5
Investment Pay Back		20150	241800	253890	266585
			20,000	20,000	20,000

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

Sl #	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	241,800	253,890	266,585
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		221800	89620
	Total Cash Inflow	291,800	109,620	356,205
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	20,000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	221,800	89,620	336,205

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business :05
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



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ইমন-শিবলী স্টোর



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