

Proposed NU Business Name: **BISMILLAH MODI STORE**



Project identification and prepared by: Golam Rasul ,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Amir Hossain
Age	:	02-02-1990 (28 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother 02 Sister
Address	:	Vill: Dhipur P.O: Dhipur P.S Tongibari, Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DILARA BEGUM
(iii) Father's name	:	AMINUL HOUQUE SHEIKH
(iv) GB member's info	:	Branch: Sonarang Tongibari Centre # 92 (Female), Member ID: 10091/2, Group No: 01 Member since: 13-04-2008 (09 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 7,360/-
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-970504
Mother's Contact No.	:	01920-648894
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DILARA BEGUM joined Grameen Bank since 09 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	:	BISMILLAH MODI STORE
Location	:	Abdullahpur,Tongibari, Munshiganj
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 60,000(from existing business) 60% Required Investment BDT 40,000(as equity) 40%
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	:	Self
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Soft drink, Biscuit,Floxilod etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Munshiganj.▪Agreed grace period is 3 months.

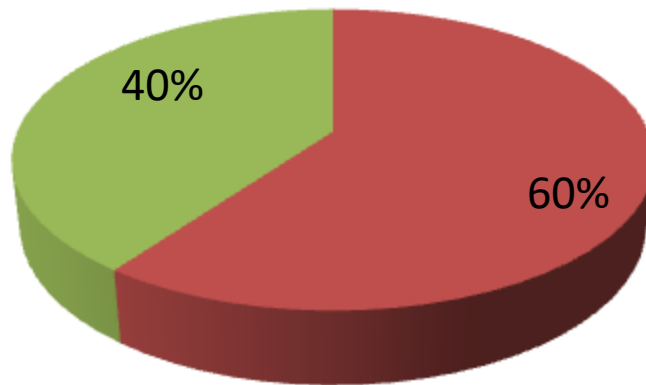
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Grocery item	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Transport		300	3,600
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		3,000	72,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft drink	20,000	20,000	40,000
Biscuit	5,000	5,000	10,000
Falxilod	5,000	2,000	7,000
Other	30,000	3,000	33,000
Total	60,000	40,000	100,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 40,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery item	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Grocery item	1,600	48,000	576,000	604,800	635,040
Total variable Expense (B)	1,600	48,000	576,000	604,800	635,040
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Transport		300	3,600	3,700	3,800
Electricity Bill		400	4,800	4,800	4,800
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation					
Total Fixed Cost		6,000	72,000	72,200	72,400
Net Profit (E) [C-D]		12,000	72,000	79,000	86,360

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	40,000		
1.2	Net Profit	72,000	79,000	86,360
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		56,000	119,000
	Total Cash Inflow	112,000	135,000	205,360
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	56,000	119,000	189,360

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

