

Proposed NU Business Name: **BISMILLA KHADDO VANDAR**



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nabin Udyokta

Name	:	NASIR UDDIN
Age	:	01-03-1984 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Sons 02 Daughters
No. of siblings:	:	04 Brothers,02 Sisters
Address	:	Vill: Jagoatpur, P.O: Dagonbhuyain, P.S: Dagonbhuyain, 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	:	MAKSUDA KHATUN
(iii) Father's name	:	YAKUB ALI
(iv) GB member's info	:	Branch: Dagonvuiyan, Centre # 04(Female), Member ID: 1731, Group No: 03 Member since: 2001 to 2007 till (6Years) First loan: BDT 10,000
Further Information:	:	Existing Loan: BDT 20,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	16 years experience in running business. 12 Years in own business. He has 04 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01749-998615
Family's Contact No.	:	01884-040210
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

MAKSUDA KHATUN joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

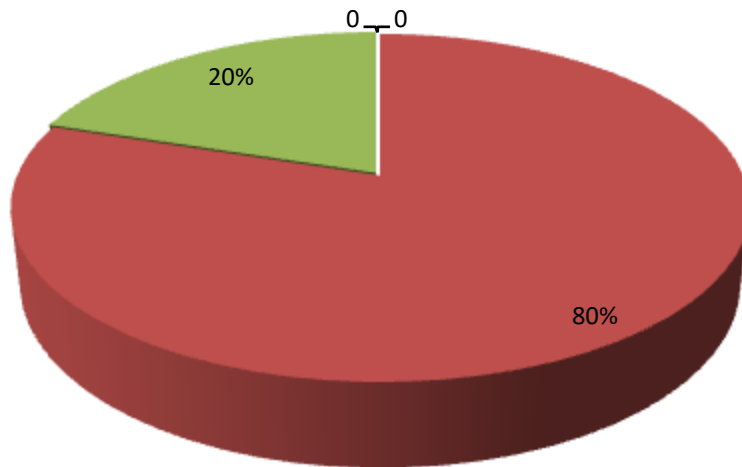
Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLA KHADDO VANDAR
Location	:	Hospital road,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 2,49,000/-
Financing	:	Self BDT 1,99,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	BDT 100,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is Rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item etc	5,000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Grocery item etc	4000	120000	1440000
Total Variable exp. (B)	4000	120000	1440000
Contribution Margin CM [C= (A-B)	1000	30000	360000
less fixed exp.			
Rent		1200	14400
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		9000	108000
Nit profit		21000	252000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	10	2500	25000	10	2500	25000	50000
Dal	5	2000	10000	10	2000	20000	30000
Suger	2	3000	6000	0	0	0	6000
Ata	5	2000	10000	0	0	0	10000
Sops	400	20	8000	0	0	0	8000
Biscuite	0	0	20000	0	0	0	20000
Others	0	0	20000	0	0	5000	25000
Security	0	0	100000	0	0	0	100000
Total	422	9520	199000	20	4500	50000	249000



- Entrepreneur's Contribution 199,000
- Investor's Investment 50,000
- Total 249,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item etc	6200	186000	2232000	2343600	2460780
Total Sales (A)	6200	186000	2232000	2343600	2460780
less variable Expenses					
Grocery item etc	4960	148800	1785600	1874880	1968624
Total variable Expenses (B)	4960	148800	1785600	1874880	1968624
Contribution Margin (CM)= (A-B)	1240	37200	446400	468720	492156
Less Fixed Expenses					
Rent		1200	14400	14400	14400
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		15200	182400	191520	201096
Net Profit (E) (C-D)		22000	264000	277200	291060
Investment Payback			20000	20000	20000

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

SR#	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	264000	277200	291060
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		244,000	501,200
	Total Cash Inflow	314,000	521,200	792,260
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	20000	20000
3	Net Cash Surplus	244,000	501,200	772,260

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :16 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













FAMILY PICTURE

