

Proposed NU Business Name: **BISMILLAH STORE**



Project identification and prepared by: Md. Anwar Ali,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUSADI AL IKRAM
Age	:	10-03-1998(19 Years)
Education, till to date	:	SSC Pass
Marital status	:	Unmarried
Children	:	NO
No. of siblings:	:	01 Brother and 02 Sisters
Address	:	Vill: Kandipur,P.O :Vaighat P.S:Dhanabari, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	CHINA BEGUM
(iii) Father's name	:	MD. ABDUL SALAM
(iv) GB member's info	:	Branch: Vaighat, Centre # 83(Male), Member ID: 6556/1, Group No: 02 Member since: 16-11-2014 (03Years) First loan: 10,000 taka. Existing loan: 30,000 taka Outstanding loan: 26,730taka
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 and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-662911
Mother's Contact No.	:	01787-707280
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD.ABDUL SALAM joined Grameen Bank since 03 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

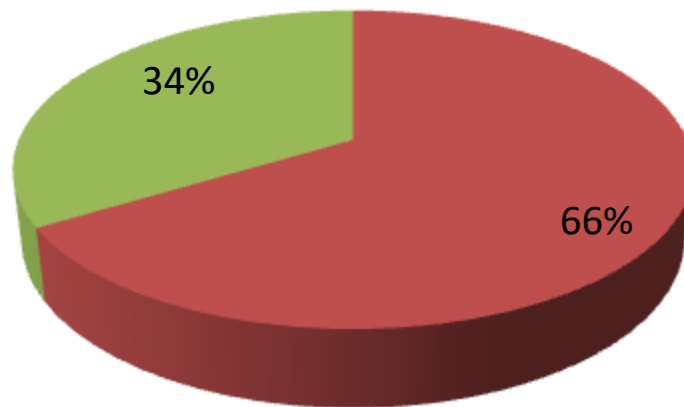
Business Name	:	BISMILLAH STORE
Location	:	Baghilbazar, Dhanabari, Tangail.
Total Investment in BDT	:	BDT :1,78,200/-
Financing	:	Self BDT 1,18,200(from existing business) 66% Required Investment BDT 60,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rice,flour,sugar,dal,masala,soybenoil,soaf etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhopur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
soaf,wheelgura,biscuits,salt,drinks,others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
soaf,wheelgura,biscuits,salt,drinks,others	4500	135000	1620000
Total Variable Expense	4500	135000	1620000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		750	9000
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7150	85800
Net Profit (E)= [C-D]		7850	94200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	10	2,400	24,000			0	24,000
flour	4	1,200	4,800			0	4,800
sugar	1	2,500	2,500			0	2,500
dal	100	80	8,000			0	8,000
masala	0	0	3,000			0	3,000
soyben oil	9	100	900			0	900
soaf	0	0	15,000			0	15,000
others			30,000			0	30,000
security			30,000			0	30,000
monohari samagri			0			60,000	60,000
Total	124	6280	118,200	0	0	60,000	178,200

Source of Finance



- Entrepreneur's Contribution
118,200
- Investor's Investment
60,000
- Total 178,200

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
soaf,wheelgura,biscuits,salt,drinks,others	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
soaf,wheelgura,biscuits,greemload,drinks,others	5400	162000	1944000	2041200	2143260
Total Variable Expense	5400	162000	1944000	2041200	2143260
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		750	9000	9000	9000
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7150	85800	86500	87215
Net Profit (E)= [C-D]		10850	130200	136710	143546
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	130,200	136710	143546
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106200	218910
	Total Cash Inflow	190,200	242,910	362,456
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	106,200	218,910	338,456

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Baghil
bazar,dhanabari,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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গ্রামীণ শান্তি

প্রস্তাবিত নবীন

স্বাক্ষরের নাম:

বিসম হিম্মত

(স্বাক্ষর)

নিচের নাম:

মুহিবুল হক

চাকরির সংক্ষিপ্ত জীবন বৃত্তান্ত:

আবু হান্নান আলী হুসাইন

ঠান স্বাক্ষর

জন্ম তারিখ: ১০/৩









FAMILY PICTURE

