

Proposed NU Business Name: M/S BISSMILLAH TRADERS



Project identification and prepared by : Sanjoy Kumer Sarker
Fultola Unit, Khulna
Project verified by: Md: Hafizur Rahman

Brief Bio of The Proposed Nobin Udyokta

Name	:	GAZI RUMEL MAHAMUD
Age	:	02-03-1984(33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brothers
Address	:	Vill: Damodor P.O: Fultola P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SABERA BEGUM
(iii) Father's name	:	LATE: ABDUR SATTAR MOLLA
(iv) GB member's info	:	Branch: Fultola , Centre # 39(Female), Member ID: 4182, Group No: 03 Member since:02-09-207 raning (10 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 5703/.
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-817034
Family's Contact No.	:	01913-337131
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SABERA BEGUM Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S BISMILLAH TRADERS
Location	:	Damodor, Fultola Khulna
Total Investment in BDT	:	BD 1,60,000
Financing	:	Self BDT 1,00,000(from existing business) 63% Required Investment BDT 60,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 08ft= 160 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes; Gas Slander, Gas Stove, Regulator, Pipe etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented.▪Collects goods from Mongla.▪Agreed grace period is 3 months.

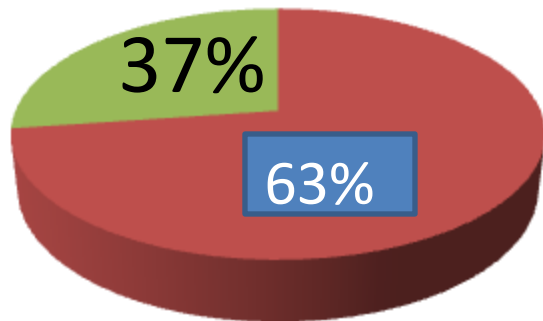
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Gas Slander, Gas Stove, Regulator, Pipe etc.	3,500	1,05,000	1,260,000
Total Sales (A)	3,500	1,05,000	1,260,000
Less. Variable Expense			
Gas Slander, Gas Stove, Regulator, Pipe etc.	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	5,25	15,750	1,89,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity bill		3,00	3,600
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		7,700	94,400
Net Profit (E) [C-D]		8,050	96,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gas Slander	25	2300	57500	10	2300	23000	80,500
Gas Stove	10	3000	30000	10	3000	30000	60000
Regulator	25	250	6250	10	250	2500	8750
Pipe	01	2000	2000	02	2000	4000	6000
Others	0	0	0			500	500
Total			1,00,000			60,000	1,60,000

Source of Finance



Entrepreneur Investment:
1,00,000
Investor Investment:60,000
Total Investment:1,60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 rd year
Revenue (sales)					
Gas Slander, Gas Stove, Regulator, Pipe etc.	5,700	1,71,000	2,052,000	2,154,600	2,262,330
Total Sales (A)	5,700	1,71,000	2,052,000	2,154,600	2,262,330
Less. Variable Expense					
Gas Slander, Gas Stove, Regulator, Pipe etc.	4,845	1,45,350	1,744,200	1,831,410	1,922,981
Total variable Expense(B)	4,845	1,45,350	1,744,200	1,831,410	1,922,981
Contribution Margin (CM) [C=(A-B)]	8,55	25,650	3,07,800	3,23,190	3,39,350
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		4,00	4,800	5,000	5,200
Transportation		7,00	21,000	21,500	22,00
Salary (self)		5,000	60,000	60,000	60,000
Salar (staff)		3,000	36,000	36,000	36,000
Entertainment		3,00	3,600	3,800	4,000
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		3,00	3,600	3,800	4,000
Total fixed Cost (D)		10,700	1,28,400	1,40,400	1,41,500
Net Profit (E) [C-D]		12,800	1,79,400	1,82,790	1,97,850
Investment Payback			20,000	20,000	20,000

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

<i>SI #</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	1,79,400	1,82,790	1,97,850
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89,697	2,48,493
	Total Cash Inflow	2,39,400	2,72,493	4,46,343
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	5,703		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	89,703	24,000	24,000
3	Net Cash Surplus	89,697	2,48,493	4,22,343

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
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



TOPPER
DOUBLE AUTO SS STOVE

Double SS Auto Gas Stove

TRIPLE AUTO LPG STOVE

DIVA
SPECIAL DESIGN









Double SS Auto Gas Stove

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DIVA





FAMILY PICTURE

