

Proposed NU Business Name: BELAL STORE



Project identification and prepared by: MD. RABIUL ISLAM
Godagari Unit , Rajshahi

Project verified by: MD. MIJANUR RAHMAN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.BELAL UDDIN
Age	:	16/11/1995(22Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1Daughter
No. of siblings:	:	1 Sister
Address	:	Vill:Posgasiya ,P.O: Vatopara,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SANUARA BEGUM
(iii) Father's name	:	MD. RUHOL AMIN
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #7(Female), Member ID:6749\2 , Group No:09 Member since:21\03\2013 First loan: BDT -20000
Further Information:		Existing Loan: BDT 33000, Outstanding loan15750
(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	:	03years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01760835665
Father's Contact No.	:	01790124143
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SANUARA BEGUM joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	BELAL Store
Location	:	Posgasiya, Godagari, Rajshahi
Total Investment in BDT	:	BDT/-110000
Financing	:	Self BDT60000 /-(from existing business)55 % Required Investment BDT 50,000/-(as equity)45 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 20ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Business▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The Business is owned.▪Collects goods from Mohishalbari.▪Agreed grace period is months.

Existing Business (BDT)

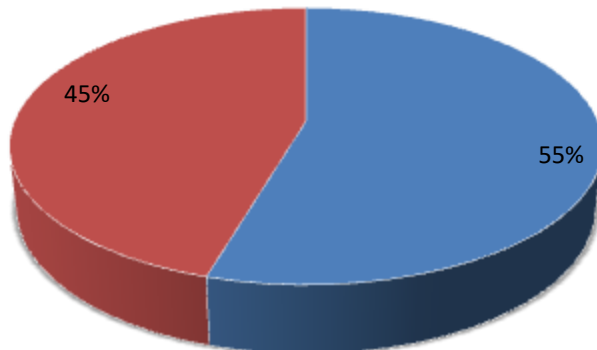
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
cosmatic, modikhana item,pani item, Gass silinder etc	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
cosmatic, modikhana item,pani item, Gass silinder, etc	1600	48000	576000
Total Variable Expense (B)	1600	48000	576000
Contribution Margin(CM) [C=(A-B)]	400	12000	144000
Less. Fixed Expense			
Rent		700	8400
Electricity Bill		500	6000
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		300	3600
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		300	3600
Total Fixed Cost (D)		7000	84000
Net Profit (E) [C-D]		5000	60000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
cosmatic modikhana item,pani item, Gass silindere, etc	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
Less. Variable Expense					
cosmatic modikhana item,pani item, Gass silindere, etc	1600	48000	576000	604800	635040
Total Variable Expense (B)	1600	48000	576000	604800	635040
Contribution Margin (CM) [C=(A-B)]	600	12000	144000	151200	158760
Less. Fixed Expense					
Rent		700	8400	8400	8400
Electricity Bill		500	6000	6300	6600
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		300	3600	3900	4200
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		300	3600	3600	3600
Total Fixed Cost (D)		7000	84000	84900	85800
Net Profit (E) [C-D]		5000	60000	66300	72960
Investment Payback			20000	20000	20000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmatic	20000	20000	40000
Modikhana item	5000	10000	15000
Pani item	5000	0	5000
Gass selender	30000	20000	50000
Dressing Table	0	0	0
Chair	0	0	0
Bucket	0	0	0
Mug	0	0	0
Tool, Continer	0	0	0
Total	60000	50000	110000



- Entrepreneur's Contribution
60000
- Investor's Investment 50000
- Total 110000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	60000	66300	72960
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		40000	86300
	Total Cash Inflow	110000	106300	159260
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	40000	86300	139260

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm :Kadipur ,Godagari, Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

