

Proposed NU Business Name: **BELAL STORE**



Project identification and prepared by: S.M.
Habibullah, Jamurki Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	Mustafa Rana
Age	:	03-08-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son.
No. of siblings:	:	5 Brothers.
Address	:	Vill:Goontia ,P.O: Jamurki ,P.S:Mirzapur, 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	:	Amena Begum
(iii) Father's name	:	Late Afaj Uddin
(iv) GB member's info	:	Branch: Jamurki Mirzapur, Centre #25 (Male), Member ID:3234 , Group No: 06 Member since: 11-12-1986 (30 Years) First loan: BDT = 3,000/- Last Loan = 25,000/-
Further Information:	:	Outstanding loan:= Nill
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	10 years of business experience.
Own Business and	:	10 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-675985
Family's Contact No.	:	01929-169289
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Amena Begum joined Grameen Bank since 30 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BELAL STORE
Location	:	Goontia,Jamurki,Mirzapur,Tangail.
Total Investment in BDT	:	BDT 2,35,000/-
Financing	:	Self BDT 1,55,000/- (from existing business) 66% Required Investment BDT 80,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x10 ft= 200 square ft
Security of the shop	:	BDT 3,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Groceries ,Beverage,toiletries etc.▪Average 25 % gain on sales.▪The business is operating by entrepreneur. Existing No employees.▪The shop is Owned .▪Collects goods from Pakulla Bazar.▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Groceries ,Beverage,toiletries	2,000	60,000	720,000
		0	0
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Groceries ,Beverage,toiletries	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		600	7,200
Transportation		2,000	24,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		100	1,200
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		9,700	116,400

Investment Breakdown

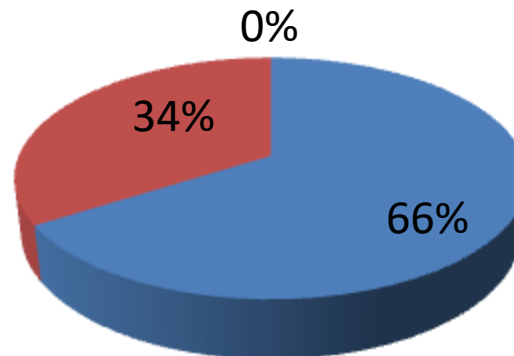
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	4	2300	9200	Rice	5	2300	11,500	20,700
Wheat	4	1500	6000	Wheat	5	1500	7,500	13,500
Beverage	20	600	12000	Beverage	50	600	30,000	42,000
Oil	3	16000	48000	Oil	1	16000	16,000	64,000
Pulses	1	4800	4800	Pulses	1	4800	4,800	9,600
Suger	2	2500	5000	Suger	2	2500	5,000	10,000
Biscuits	20	300	6000				0	6,000
Nudules	50	60	3000				0	3,000
Soap	100	30	3000				0	3,000
Bikash	0	0	30000				0	30,000
Refridgerator	1	15000	15000				0	15,000
Others			13000				5,200	18,200
Security			0					0
Total			155,000				80,000	235,000

Source of Finance

■ Entrepreneur's contibution 155000

■ Investor's Investment 80000

■ Total 235000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Groceries ,Beverage,toiletries	2,600	78,000	936,000	982,800	1,031,940
0	0	0	0	0	0
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940
Less. Variable Expense					
Groceries ,Beverage,toiletries	1,820	54,600	655,200	687,960	722,358
Total variable Expense (B)	1,820	54,600	655,200	687,960	722,358
Contribution Margin (CM) [C=(A-B)	780	23,400	280,800	294,840	309,582
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		660	7,920	8,316	8,732
Transportation		2,200	26,400	27,720	29,106
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		110	1,320	1,386	1,455
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,615	103,380	105,549	107,826
Net Profit (E) [C-D]		14,785	177,420	189,291	201,756
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	177,420	189,291	201,756
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		145,420	302,711
	Total Cash Inflow	257,420	334,711	504,467
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	145,420	302,711	472,467

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0` Others:0
Experience & Skill :10 Years
Own Business : 10 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



গ্রামীণফোন

বেলাল ষ্টোর
সিদ্ধাপুরা, ডাকইল

বেলাল ষ্টোর
চলটিয়া স্টে সনসপু, সিদ্ধাপুর, ডাকইল

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FAMILY PICTURE

