



Proposed NU Business Name : **M/S BRISTY BURSA CROCARICH ANDGIFT CORNEER**

Business Category : **Shopkeeping, General Store**



Business Proposal Identified & Prepared by : **Nazim Uddin Mia, Unit Incharge Nagorpur , Tangail,Zone 01.**

Business Proposal Verified by : **Nazim Uddin Mia**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	MD .BIPLOB KHAN Vill: Pang Baijora, Union: Mokhna, District: Tangail
Age	:	30 years
Marital Status	:	Married
Children	:	2 (Two) Daughters
No. of siblings	:	4 (Four) Brothers and 2 (Two) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	Late KAMOLA BEGUM
(iii) Father's name	:	MD.KARAIM KHAN
(iv) GB member's info	:	Branch: Khashkaulia Chowhali, Nagarpur, Centre # 3 Loan no.: 1402, Member since 05 April 2005 First loan: Tk. 7,000 Last loan: Tk. 25,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 15 (Fifteen) year(s) of experience in running his own business. He started the business with BDT 80,000 (Eighty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Others Income: Tk. 10,000 Occupation of other member(s): Others Developments from entrepreneur's current business are Motor Cycle and Car Purchase, New Business Development, Other, Investment in existing business, Purchased furniture for own residence etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01740801587, 01715560957
NU's NID/Birth Certificate No.	:	9317665131172
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Late KAMOLA BEGUM is a GB member since 05 April 2005, at first she took GB loan BDT 7,000 (Seven Thousand).
- Gradually she took GB loan several times and utilized it for Business.
- Finally GB loan helped her to improve Small business development.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S BRISTY BURSA CROCARICH ANDGIFT CORNEER</i>
Address/ Location	:	PONGBAIJORA BAZZAR NAGARPUR TANGAIL
Total Investment Required in BDT	:	Tk. 395,000
Financing	:	Self Tk. 325,000 Required Investment Tk. 70,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	5,000	150,000	1,800,000
Total Sales/commission (A)	5,000	150,000	1,800,000
Less: Cost of Sales			
Cost of Product(s)	4,000	120,000	1,440,000
Total Cost of Sales and Services (B)	4,000	120,000	1,440,000
Gross Profit (C) [C=(A-B)]	1,000	30,000	360,000
Less: Operating Cost			
Electricity Bill		250	3,000
Entertainment Expenses		100	1,200
Transportation Expense		300	3,600
Night Guard Bill		200	2,400
Mobile Bill		400	4,800
Present salary (Entrepreneur)		5,000	60,000
RENT		1,000	12,000
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		7,250	87,000
Net Profit (C-D)		22,750	273,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Crockeries item etc.)	Investment in products (Different types of Crockeries item etc.)	325,000	70,000	395,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		325,000	70,000	395,000

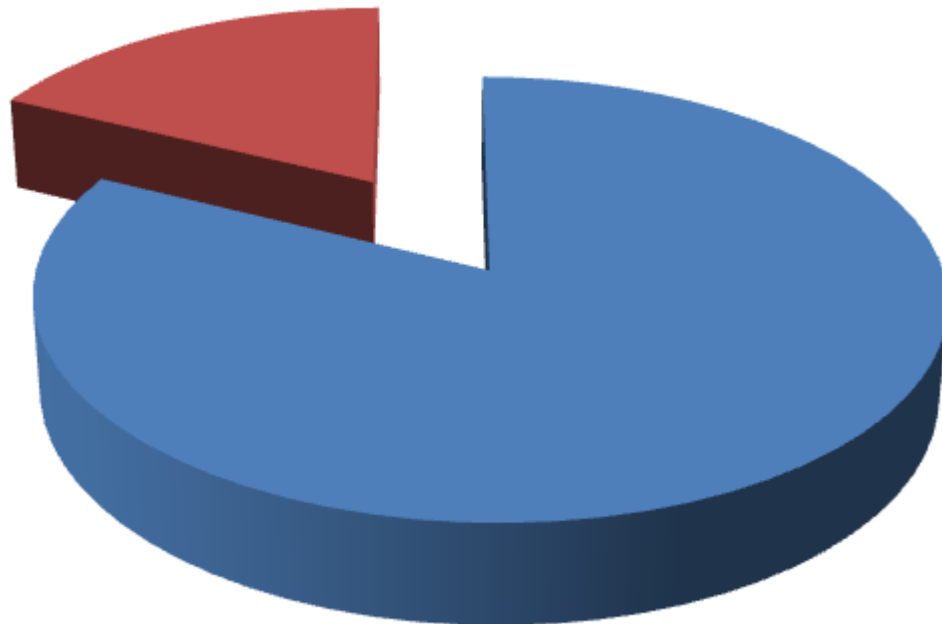
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 325,000 (82%)

■ GSSB's Investment BDT 70,000 (18%)

■ Total Capital BDT 395,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	6,000	180,000	2,160,000	6,300	189,000	2,268,000	6,615	198,450	0
Total Sales/commission (A)	6,000	180,000	2,160,000	6,300	189,000	2,268,000	6,615	198,450	0
Less: Cost of Sales									
Estimated cost of Product(s)	4,800	144,000	1,728,000	5,040	151,200	1,814,400	5,292	158,760	0
Est. Total Cost of Sales and Services (B)	4,800	144,000	1,728,000	5,040	151,200	1,814,400	5,292	158,760	0
Gross Profit (C) [C=(A-B)]	1,200	36,000	432,000	1,260	37,800	453,600	1,323	39,690	0
Less: Operating Cost									
Electricity Bill		300	3,600		330	3,960		363	0
Entertainment Expenses		200	2,400		220	2,640		242	0
Night Guard Bill		250	3,000		275	3,300		303	0
Transportation Expense		350	4,200		385	4,620		424	0
Mobile Bill		430	5,160		473	5,676		520	0
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	0
RENT		1,000	12,000		1,100	13,200		1,210	0
Ownership Transfer Fee		667	6,003		667	8,004		667	-7
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		8,197	96,363		8,950	107,400		9,779	-7
Net Profit (C-D)		27,803	335,637		28,850	346,200		29,911	7
Retained Income			335,637			681,837			681,844

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	70000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	341640	354204	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	305640	611844
	Total Cash Inflow	411640	659844	611844
2.0	Cash Outflow			
2.1	Product Purchase	70000		
2.2	Investment Payback Including Ownership Transfer Fee	36000	48000	0
	Total Cash Outflow	106000	48000	0
3.0	Total Cash Surplus	305640	611844	611844

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (15 Years)

WEAKNESS

- Can not supply goods and Service as per demand;

OPPORTUNITIES

- Location of shop;

THREATS

- Theft;

Pictures











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