

Proposed NU Business Name: **BISMILLAH DEPARTMENTAL STORE**



Project identification and prepared by: Md Ohiduzzaman Rinku,
Bashon Unit, Gazipur

Project verified by: Md Rofiqul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SAZZAD HOSSAIN
Age	:	04-02-1985 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers 1 sister
Address	:	Vill: Islampur P.O: Kodda Bazar, P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAMSUNNAHAR
(iii) Father's name	:	MD. ABDUR RAHIM
(iv) GB member's info	:	Branch: Bason Gazipur, Centre # 66(Female), Member ID: 5841, Group No: 04 Member since: 28-06-1993 (22 Years) First loan:3,000 taka.
Further Information:		Existing loan: BDT50,000 Outstanding loan: BDT 44,500
(v) Who pays GB loan installment	:	Parents
(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	:	Nine years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Parents' income (House Rent and Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01676-201932
Mother Contact No.	:	01797-559646
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Samsunnahar is a member of Grameen Bank since 22 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home development and her husband's Business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH DEPARTMENTAL STORE
Location	:	Islampur Bazar, Gazipur
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,00,000 (from existing business) 57% Required Investment BDT 1,50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Drinking water, soft drinks, Juice, Chips, Chanachur, Washing powder, Milk, Bread, Soap etc.▪Provide Flexi-load service.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Chourasta, Gazipur.▪The shop is rented.▪Agreed grace period is 4 months.

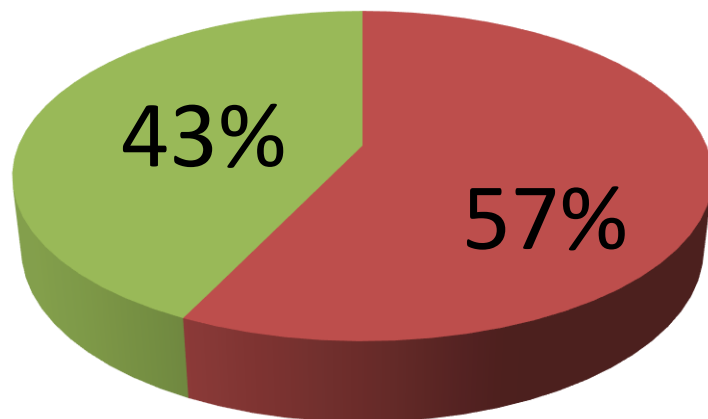
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Drinking water, soft drinks, Juice, Chips, Chanachur, Washing powder, Milk, Bread, Soap etc	3,400	102,000	1,224,000
Flexi-load	41	1,230	14,760
Total Sales (A)	3,441	103,230	1,238,760
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Drinking water, soft drinks, Juice, Chips, Chanachur, Washing powder, Milk, Bread, Soap etc	2,890	86,700	1,040,400
Total variable Expense (B)	2,890	86,700	1,040,400
Contribution Margin (CM) [C=(A-B)]	551	16,530	198,360
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1,000	12,000
Generator		300	3,600
Mobile Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		100	1,200
Total fixed Cost (D)		9,900	118,800
Net Profit (E) [C-D]		6,630	79,560

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil	35,000	50,000	85,000
Drinking water, soft drinks, Juice, Chips, Chanachur	31,000	50,000	81,000
Washing powder, Milk, Bread, Soap etc	16,000	40,000	56,000
Flexi-Load	3,000	10,000	13,000
Fridge	15,000	-	15,000
Security	1,00,000	-	1,00,000
Total	2,00,000	1,50,000	3,50,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 150,000
- Total 350,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Drinking water, soft drinks, Juice, Chips, Chanachur, Washing powder, Milk, Bread, Soap etc	5,600	168,000	2,016,000	2,116,800	2,222,640
Flexi-load	108	3,240	38,880	40,824	42,865
Total Sales (A)	5,708	171,240	2,054,880	2,157,624	2,265,505
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Drinking water, soft drinks, Juice, Chips, Chanachur, Washing powder, Milk, Bread, Soap etc	4,760	142,800	1,713,600	1,799,280	1,889,244
Total variable Expense (B)	4,760	142,800	1,713,600	1,799,280	1,889,244
Contribution Margin (CM) [C=(A-B)]	948	28,440	341,280	358,344	376,261
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1,000	12,000	13,000	14,000
Generator Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		450	5,400	6,000	6,500
Transportation		1,500	18,000	20,000	22,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	4,800	4,800
Guard		100	1,200	1,500	1,800
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		15,000	180,000	184,300	188,600
Net Profit (E) [C-D]		13,440	161,280	174,044	187,661
Investment Payback			60,000	60,000	60,000

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 2 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	161,280	174,044	187,661
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		104,280	221,324
	Total Cash Inflow	314,280	281,324	411,985
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	104,280	221,324	351,985

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 09 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

সমিলাহ ডিপার্টমেন্টাল ষ্টোর

ইসলামপুর, হাজী মার্কেট, গাজীপুর

কোকা কোলা











গাফাংগালা

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১০০% পাকা-চিংড়ি

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বাসম





दाशन
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FAMILY PICTURE

