

Proposed NU Business Name: **BHAI BHAI STORE**



Project identification and prepared by: Md. Abul Khayir, Dhigor
Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASAN ALI
Age	:	15-05-1984 (31 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	2 Sun
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Gunogram P.O.S: Chantara P.S: Ghatail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	UDOI BANU
(iii) Father's name	:	ABDUL BASED
(iv) GB member's info	:	Branch: Ghatail, Centre # 43(Female), Member ID: 3531, Group No: 02 Member since:20-12-2003 (12 Years) First loan: 5,000 taka.
Further Information:		Existing Loan 42,000. Outstanding loan: 6064
(v) Who pays GB loan installment	:	Brother
(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	:	Ten years experience in running business. He has 3 Years training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01681044172
Mother's Contact No.	:	01729-928981
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

UDOI BANU is a member of Grameen Bank since 12 Years . At first he took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in sun business, house development.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI STORE
Location	:	Gunogram Bus stand.
Total Investment in BDT	:	BDT 1,90,000
Financing	:	Self BDT 90,000(from existing business) 48% Required Investment BDT 1,00,000(as equity) 52%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11ft x 12 ft= 121 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likeRici, Puls, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink , etc.▪Average 20% gain on Sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity, one employee will be appointed▪The shop is rented.▪Collects goods from Ghatail.▪Agreed grace period is 4 months.

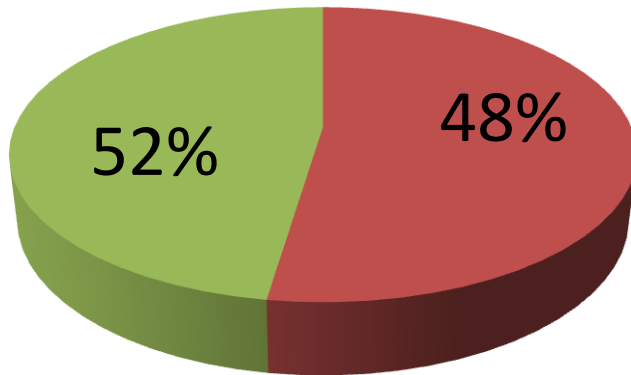
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rici, Puls, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink .	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rici, Puls, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink .	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		1,400	16,800
Mobile Bill		400	4,800
Entertainment		200	2,400
Transportation		1,000	12,000
Guard		300	3,600
Others		100	1,200
Salary (self)		5,000	60,000
Total Fixed Cost		9,400	112,800
Net Profit (E) [C-D]		4,100	49,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rici, Puls, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap	40,000	50,000	90,000
Soap, Biscuit, Chanature, Powder, Coil, Soft Drink .	35,000	50,000	85,000
Fridge	15,000	-	15,000
Total	90,000	100,000	190,000

Source of Finance



- ➔ Entrepreneur Contribution : 90,000
- ➔ Investor Investment: 1,00,000
- ➔ Total Investment : 1,90,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rici, Puls, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink . etc.	4,500	135,000	1620,000	1701,000
Total Sales (A)	4500	135,000	1620,000	1701,000
Less. Variable Expense				
Rici, Puls, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink . etc.	3,825	114,750	1,377,000	1445,850
Total variable Expense (B)	3825	114,750	1377,000	1445,850
Contribution Margin (CM) [C=(A-B)	675	20,250	243,000	255,150
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		1,400	16,800	17,000
Mobile Bill & SMS Monitoring		550	6,600	6,600
Entertainment		200	2400	2,400
Transportation		1,200	14,400	15,000
Guard		300	3600	3,600
Others		100	1,200	1,200
Salary (self)		5,000	60,000	60,000
Salary (Staff)		2,000	24,000	24,000
Non Cash Item:				
Fridge		125	1,500	1,500
Total Fixed Cost		11,875	142,500	143,300
Net Profit (E) [C-D]		8,375	100,500	111,850
Investment Payback			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>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	100,500	111,850
1.3	Depreciation (Non cash item)	1500	1500
1.4	Opening Balance of Cash Surplus		35936
	Total Cash Inflow	202,000	149,286
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan	6064	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	166,064	60,000
3	Net Cash Surplus	35,936	89,286

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 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

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MARISE

এখনও ২ টাকা

আপনার প্রিয় ব্র্যান্ড
MARISE

এখনও ২ টাকা

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
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মোঃ হাসান

নাম: মোঃ হাসান আলী

Name: MD. HASAN ALI

পিতা: মৃত আঃ বাহেদ

মাতা: উদয় বানু

Date of Birth: 15 May 1984

ID NO: 9312869589592

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিত্ব অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: গুনগ্রাম, গুনগ্রাম, ডাকঘর: চানতারা - ১৯৮০, ঘাটাইল, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/০৮/২০০৮



FAMILY PICTURE

