

Proposed NU Business Name: BISMILLAH VARITES STORE



Project identification and prepared by: Md Kobir Raksham
Godagari Unit, Rajshahi

Project verified by: Md.Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	AL AMIN
Age	:	01-01-1996(21 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers,2 sisters
Address	:	Vill: Noligram, P.O: Basudebpur, 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	:	TOHORA
(iii) Father's name	:	GOLAM MOTTAJA
(iv) GB member's info	:	Branch: Basudebpur Godagari, Centre # 27 (Female), Member ID: 6751, Group No: 10 Member since: 15-03-2006(10Years) First loan: BDT 4,000
Further Information:		Existing Loan:10000 /-, Outstanding loan:/-
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango Garden
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798-456296
Mother's Contact No.	:	01798-456296
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TOHORA joined Grameen Bank since 10 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH VARITES STORE
Location	:	Nilgram, Basudebpur, Godagari Rajshi
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/-(from existing business) 28% Required Investment BDT 50,000/-(as equity) 72%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a varites store.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The shop is rent.

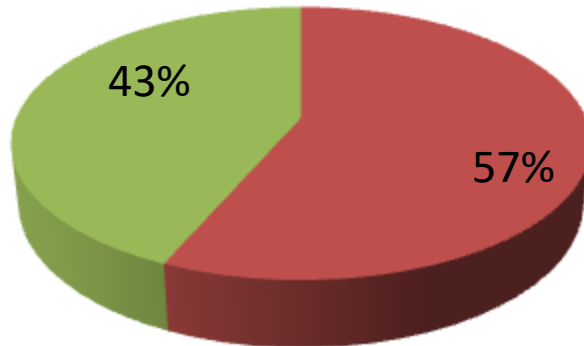
Exesting

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Luggage,Bag,Khata.Cosmatic ETC	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			
Luggage,Bag,Khata.Cosmatic ETC	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		750	9000
Electricity Bill		150	1800
Transportaion		800	9600
Salary (Self)		5000	60000
Gard		150	1800
Generator		0	0
Mobil Bill		200	2400
Total Fixed Cost (D)		7050	84600
Net Profit (E)= [C-D]		4200	50400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmatic	150	266	39900	250	120	30000	69,900
Bag	9	250	2250	100	100	10000	12,250
Luggage	5	700	3500	13	700	9100	12,600
Twist	10	330	3300			0	3,300
Security			15000				15,000
others			1050			900	1,950
Total	174		65000			50,000	115,000

Source of Finance



- Entrepreneur's Contribution
65,000
- Investor's Investment
50,000
- Total 115,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Luggage,Bag,twist ETC	3000	90000	1080000	1620000	1701000
Total Sales(A)	3000	90000	1080000	1620000	1701000
Less Variable Expense (B)		0	0	0	0
Luggage,Bag,twist ETC	2550	76500	918000	1377000	1445850
Total Variable Expense	2550	76500	918000	1377000	1445850
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	243000	255150
Less Fixed Expense					
Rent		750	9000	9000	9000
Electricity Bill		150	1800	2100	2400
Transportaion		800	9600	10000	10400
Salary (Self)		5000	60000	60000	60000
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7050	84600	85400	86200
Net Profit (E)= [C-D]		6450	77400	157600	168950

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	50,000		
1.2	Net Profit	77,400	157600	168950
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	127,400	185,600	271,450
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

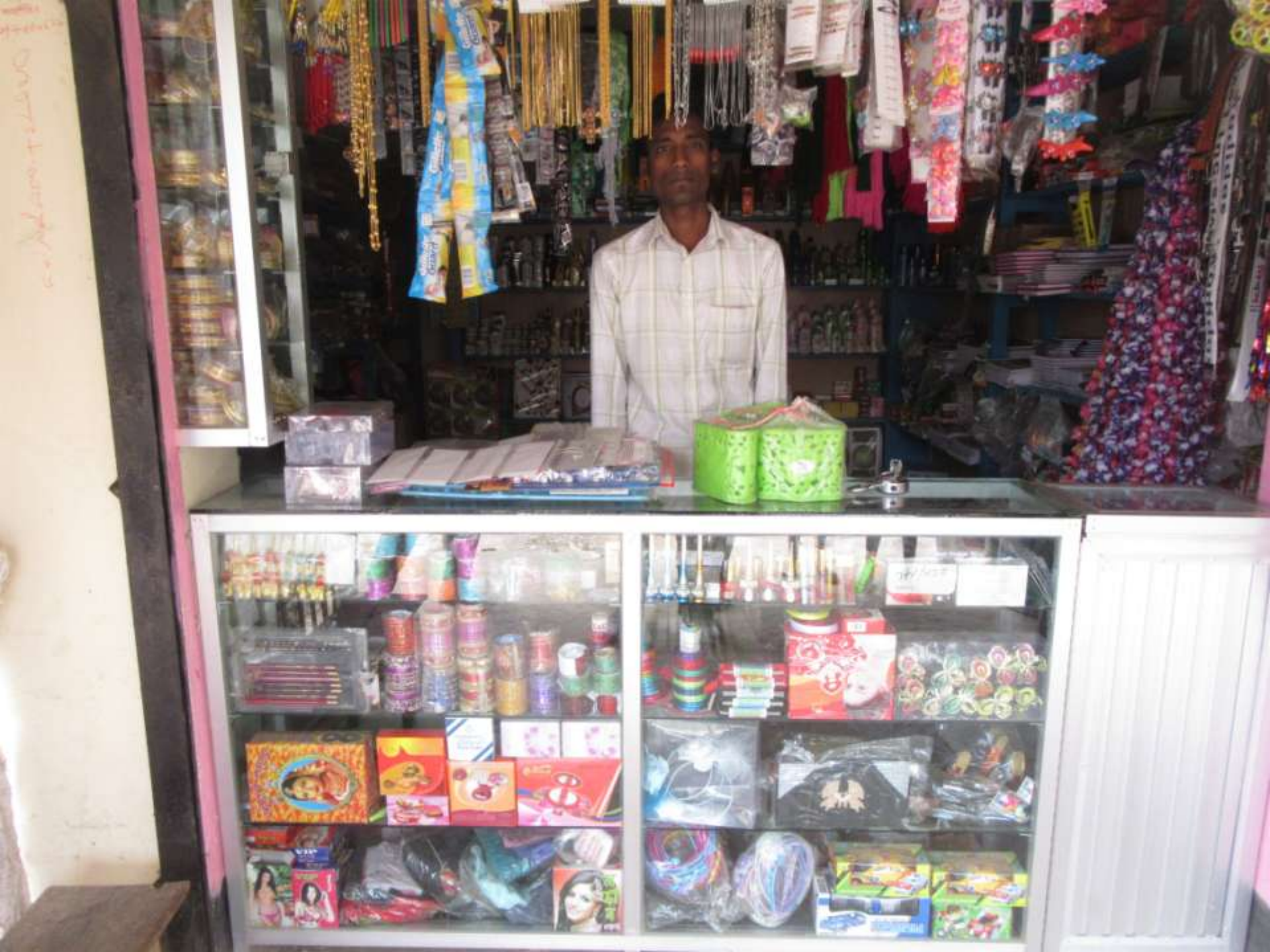
THREATS

Theft
Fire

Pictures









FAMILY PICTURE

