

Proposed NU Business Name: **BISMILLHA STORE**



Project identification and prepared by: MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Sushanto Kumar Biswash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SAIFUL ISLAM
Age	:	02-04-1983 (34 Years)
Education, till to date	:	Class eight
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	04Brothers 02 Sisters
Address	:	Vill: Jogatpur, P.O: Dagonbhuiyan, P.S: Dagonbhuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LETE:RUPDHONI
(iii) Father's name	:	ABDUR ROB
(iv) GB member's info	:	Branch:Dagonbhuiyan , Centre # 10 (Female), Member ID: 3522, Group No: 04 Member since: 2001 to 2009 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 10000, Outstanding loan: Nil
(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. 04 Years in own business. He has no years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827508639
Family's Contact No.	:	01811620047
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LETE:RUPDHONI joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

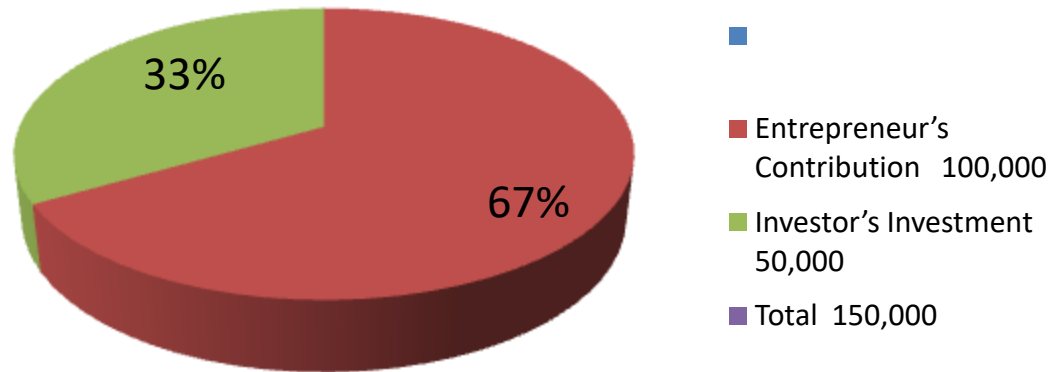
Business Name	:	BISMILLHA STORE
Location	:	Fazilayer ghat road, Nurreyar tak, Dagonbhuiyan,feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 05ft = 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Softdrink,tea sell and hotel etc.▪Average 30% gain on sales.▪The business is operating by the entrepreneur himself. He has 02 employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuiyan.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Softdrink,tea sell and hotel etc.	5500	165000	1980000
Total Sales (A)	5500	165000	1980000
Less. Variable Expense			
Softdrink,tea sell and hotel etc.	3850	115500	1386000
Total variable Expense (B)	3850	115500	1386000
Contribution Margin (CM) [C=(A-B)]	1650	49500	594000
Less. Fixed Expense			
Rent		900	10800
Electricity bill		1200	14400
Transportation		3000	36000
Salary (self)		5000	60000
Salary(staff)		25000	300000
Entertainment		100	1200
Gird		0	0
Generator		0	0
Mobile bill		500	6000
Total fixed Cost (D)		35700	428400
Net Profit (E) [C-D]		13800	165600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft drink	0	0	30000	0	0	25000	55000
Wheat	4	1500	6000	0	0		6000
Suger	2	3000	6000	0	0		6000
Bud dal	2	2000	4000	0	0	0	4,000
Cona bud	1	3000	3000	0	0	0	3,000
Potato	4	1500	6000	0	0	0	6,000
Dil	0	0	10000	0	0	0	10,000
Others	0	0	20000	0	0	25,000	45,000
Security	0	0	15000	0	0	0	15,000
Total	0	0	100000	0	0	50,000	150,000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2 Year	3 Year
Revenue (sales)					
Steel Furniture	7700	231000	2772000	2910600	3056130
Total Sales (A)	7700	231000	2772000	2910600	3056130
Less. Variable Expense					
Steel Furniture	5390	161700	1940400	2037420	2139291
Total variable Expense (B)	5390	161700	1940400	2037420	2139291
Contribution Margin (CM) [C=(A-B)]	2310	69300	831600	873180	916839
Less. Fixed Expense					
Rent		900	10800	10800	10800
Electricity bill		1500	18000	18200	18400
Transportation		3500	42000	42200	42400
Salary (self)		5000	60000	60000	60000
Salary(staff)		30000	360000	360000	360000
Entertainment		100	1200	1200	1200
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		41700	500400	501000	501600
Net Profit (E) [C-D]		27600	331200	372180	415239
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	331200	372180	415239
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		311,200	663,380
	Total Cash Inflow	381,200	683,380	1,078,619
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	311,200	663,380	1,058,619

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 04 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













