

Proposed NU Business Name: **BHAI BHAI KHADO BITEN**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:GIASH UDDIN
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class five
Marital status	:	Married
Children	:	01,Sones, 02daughters
No. of siblings:	:	03 Brother 03 Sisters
Address	:	Vill:Asrafpur ,Pos:Bakeyer bazar, P.S: Dagonvuiyan, 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	:	NURAYER NESSA
(iii) Father's name	:	LETE: SADAK ALI
(iv) GB member's info	:	Branch:Dagonbhuyain , Centre # 49(Female), Member ID: 3852, Group No: 02 Member since: 2007 (10Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 5,000, Outstanding loan:4670/=
(v) Who pays GB loan installment	:	Mother
(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	:	15 years experience in running business. 15Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	018154517078
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURAYER NESSA joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

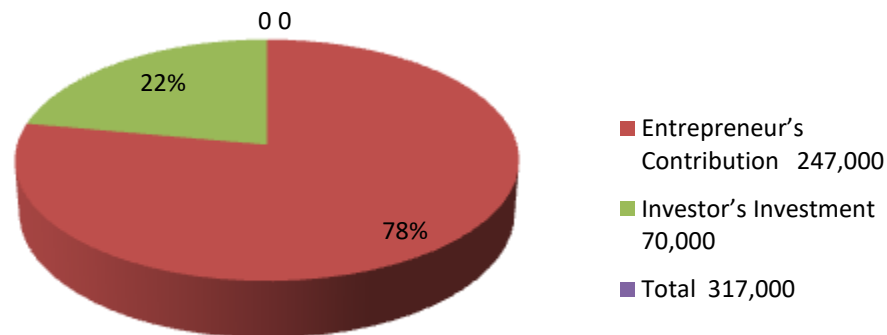
Business Name	:	BHAI BHAI KHADO BITEN
Location	:	Bayker bazar, Dagonbhuyin,Feni.
Total Investment in BDT	:	BDT 317,000/-
Financing	:	Self BDT 247,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 15ft= 375square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc.▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02 employee.▪01 Will be appointed after getting equity money.▪Collects goods from feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery items	10000	300000	3600000
Total Sales (A)	10000	300000	3600000
Less Variable Expense			
Grocery items	9000	270000	3240000
Total variable Expense (B)	9000	270000	3240000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000
Less Variable Expense			
Rent		2000	24000
Electricity Bill		2000	24000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		10000	120000
Entertainment		300	3600
Gird		40	480
Generator		0	0
Mobile Bill		500	6000
Total fixed cost (D)		20840	250080
Net Profit (E)= [C-D]		9160	109920

Investment Breakdown

Particulars	Existing				Proposed		
		Qty.	Unit Price	Amount	Qty	Unit Price	Amount
				(BDT)			(BDT)
Rice	50	2200	110000	15	2000	30000	140000
Ata	10	950	9500	10	900	9000	18500
Sugar	10	3000	30000	5	3000	15000	45000
Polow rice	2	4000	8000	0	0	0	8,000
Dal	10	1800	18000	0	0	0	18,000
Mouser dal	5	1800	9000	0	0	0	9,000
Oil	200	90	18000	100	90	9,000	27,000
Mustard oil	50	150	7500	0	0	0	7,500
Shop	100	20	2000	0	0	0	2,000
Others	0	0	20000	0	0	7,000	27,000
Security	0	0	15000	0	0	0	15,000
Total	0	0	247000	15	0	70,000	317,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year3
Revenue(Sales)					
Grocery items etc.	15100	453000	5436000	5707800	5993190
Total Sales (A)	15100	453000	5436000	5707800	5993190
Less Variable Expense					
Grocery items etc.	13590	407700	4892400	5137020	5393871
Total variable Expense (B)	13590	407700	4892400	5137020	5393871
Contribution Margin (CM) [C=(A-B)]	1510	45300	543600	570780	599319
Less Variable Expense					
Rent		2000	24000	24000	24000
Electricity Bill		2500	30000	30200	30400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		15000	180000	180000	180000
Entertainment		300	3600	3600	3600
Gird		40	480	480	480
Generator		0	0	0	0
Mobile Bill		700	8400	8600	8800
Total fixed cost (D)		27040	324480	325080	325680
Net Profit (E)= [C-D]		18260	219120	245700	273639
Investment Payback			28000	28000	28000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	219120	245700	273639
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		191,120	408,820
	Total Cash Inflow	289,120	436,820	682,459
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	191,120	408,820	654,459

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15Years
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















