

## Proposed NU Business Name: **BISSMILLAH FARMECE**



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Mawna Unit, Dhaka

Project verified by: Siddiquir Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ABDUL SATTER</b>
Age	:	01-01-1992(25 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	05 Brothers
Address	:	Vill: Talihati P.O:Talihati.P.S: Sreepur, 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	:	<b>ASHIA KHATUN</b>
(iii) Father's name	:	<b>MD.MOFIZ UDDIN</b>
(iv) GB member's info	:	Branch:Tangra Sreepur , Centre # 78 (Female), Member ID: 7418, Group No: 03 Member since: 21-04-2012 (05Years) First loan: BDT 10,000/- Existing loan: 40,000.Outstanding loan: 22,400/-
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-101938
Family's Contact No.	:	01926-005830
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASHIA KHATUN**; joined Grameen Bank since 03 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BISMILLA FARMACE</b>
Location	:	R K More Noyonpur.Sreepsur, Gazipur.
Total Investment in BDT	:	BDT : 1,30,000 /-
Financing	:	Self BDT 70,000/- (from existing business) 54% Required Investment BDT 60,000/- (as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10ft x 12 ft= 120 ft square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Seclo, Azin, Napa, Vitamin, Sarep etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund No employee will be appointed</li><li>▪The shop is rented</li><li>▪Collects goods from Mawna.</li><li>▪Agreed grace period is 3 months</li></ul>

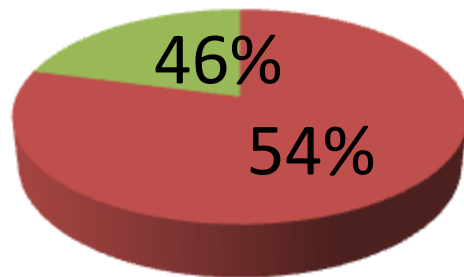
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Seclo, Azin, Napa, Vitamin, Sarep etc.	2,500	75,000	9,00,000
<b>Total Sales (A)</b>	2,500	75,000	9,00,000
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>7,65,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,75</b>	<b>11,250</b>	<b>1,35,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		3,00	3,600
Transportation		3,00	3,600
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Mobile Bill		3,00	3,600
<b>Total fixed Cost (D)</b>		<b>6,600</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,650</b>	<b>55,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Seclo	20	435	8700	0	0	0	8700
Azin	15	400	6000	0	0	0	6000
Napa	15	260	3900	30	260	7800	11700
Intibotk	15	350	5250	25	350	8750	14000
Vitamin	10	255	2550	20	255	5100	7650
Sarep	20	20	2400	50	120	6000	8400
Omedex	20	300	6000	40	300	12000	18000
Secorite	0	0	20000	0	0	0	20000
Others	0	0	15200	0	0	17950	33150
<b>Total</b>			<b>70,000</b>			<b>60,000</b>	<b>130000</b>

## Source of Finance



- Entrepreneur's Contribution 265,000
- Investor's Investment 70,000
- Total 335,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Seclo, Azin, Napa, Vitamin, Sarep etc.	4,000	1,20,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	4,000	1,20,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>1,02,000</b>	<b>1,224,000</b>	<b>1,285,200</b>	<b>1,349,460</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>6,00</b>	<b>18,000</b>	<b>2,16,000</b>	<b>2,26,800</b>	<b>2,38,140</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity bill		1,000	12,000	12,500	13,000
Transportation		1,000	12,000	12,500	13,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		6,00	7,200	7,400	7,600
Mobile Bill		9,00	10,800	11,000	11,200
<b>Total Fixed Cost</b>		<b>9,000</b>	<b>1,08,000</b>	<b>1,09,400</b>	<b>1,10,800</b>
<b>Net Profit (E) [C-D]</b>		<b>9,000</b>	<b>1,08,000</b>	<b>1,17,400</b>	<b>1,27,340</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,08,000	1,17,400	1,27,340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		61,600	1,55,000
	<b>Total Cash Inflow</b>	<b>1,68,000</b>	<b>1,79,000</b>	<b>2,82,340</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	22,400		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>1,06,400</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>61,600</b>	<b>1,55,000</b>	<b>2,58,340</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

