

Proposed NU Business Name: **BISMILLAH ONTOR STORE**



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Project verified by: Md. Sirajul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAFIKUL ISLAM
Age	:	10-05-1985(33Years)
Education, till to date	:	Class ix
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother
Address	:	Vill: Arodi para P.O Sreenagar P.S: Sreenagar, Dist. Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DEATH RINA BEGUM
(iii) Father's name	:	DEATH MOZIBOR MONDAL
(iv) GB member's info	:	Branch: Samsiddi, Centre# 23 (Female), Member ID: 2487, Group No: 03 Member since: 05-07-1992-2001(09Years) First loan: BDT 3,000/- Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father & 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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-829843
Family's Contact No.	:	01903-316153
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DEATH RINA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH ONTOR STORE
Location	:	Arodipara,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 89,250/-
Financing	:	Self BDT 39,250 /- (from existing business)44% Required Investment BDT 50,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x 3 ft= 18 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drink,soop,biscuit ,dal etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The sop is won.▪Collects goods from Sreenagar.▪Agreed grace period is 3 months.

Existing Business (BDT)

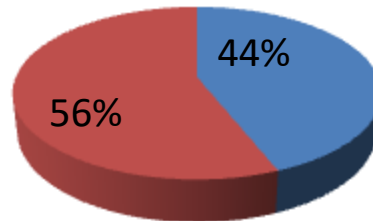
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink,soop,biscuit ,dal etc.	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Soft drink,soop,biscuit ,dal etc.	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D)		3,800	45,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
sop	1	750	750		3	750	2,250	3,000
oil	100	90	9000		300	90	27,000	36,000
dul	5	100	500		40	100	4,000	4,500
rice	20	50	1000		5	2350	11,750	12,750
biscuit	1	3000	3000		1	5000	5,000	8,000
other	1	5000	5000		15	0	0	5,000
freeze			20000					20,000
Total			39250			8290	50,000	89,250

Source of finance

■ Entrepreneur investment 39,250
 ■ Investore investment 50,000
 ■ Total investment 89,250



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
	1,600	48,000	576,000	604,800	635,040
Total variable Expense (B)	1,600	48,000	576,000	604,800	635,040
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Electricity Bill		100	1,200	1,260	1,323
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	4,000	4,000	4,000
Total Fixed Cost		5,200	66,400	66,520	66,646
Net Profit (E) [C-D]		6,800	77,600	84,680	92,114
Investment Payback			20,000	20,000	20,000

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

Sl #	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	77,600	84,680	92,114
1.3	Depreciation (Non cash item)	4000	4000	4000
1.4	Opening Balance of Cash Surplus		61,600	130,280
	Total Cash Inflow	131,600	150,280	226,394
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	61,600	130,280	206,394

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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





