

BISMILLAH STORE



Project identification by: Nurul Amin, Unit Manager, Bason, Gazipur

Project prepared by: Md Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SABUJ ALOM
Age	:	25-11-1996 (19 Years)
Education, till to date	:	Diploma in
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 4 Sisters
Address	:	Vill: Noljani P.O: Bashon P.S: Gazipur sadar 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	:	SHAHIDA BEGUM
(iii) Father's name	:	MD ABUL HOSSAIN
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 71 (Female), Member ID: 3127, Group No: 01 Member since: 01-01-2000 (15 Years) First loan: 4,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	One years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01676-377293
Father Contact No.	:	01822-998463
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shahida Begum is a member of Grameen Bank since 15 years. At first she took 4,000 taka loan from Grameen Bank. Shahida Begum gradually took loan from GB. Utilize loan in agriculture. She made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH STORE
Location	:	At entrepreneur own house, Noljani, Chandona, Gazipur
Total Investment in BDT	:	3,50,000 taka
Financing	:	Self BDT 1,49,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Chourasta, Joydebpur.▪Agreed grace period is 4 months.

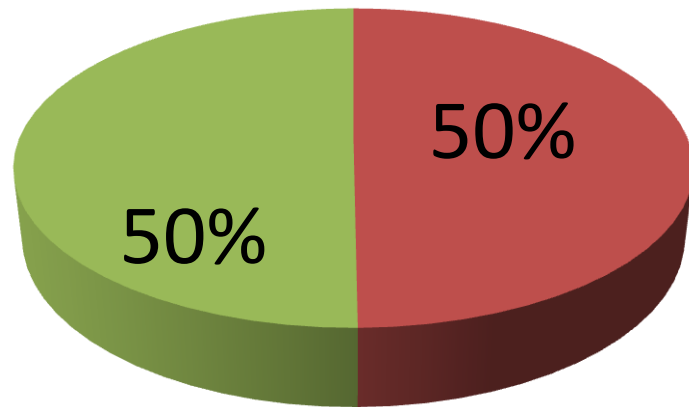
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	3,080	92,400	1,108,800
Total variable Expense (B)	3,080	92,400	1,108,800
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		350	4,200
Transportation		500	6,000
Entertainment		100	1,200
Salary (self)		6,000	72,000
Mosque bill		50	600
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		5,100	61,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	1,25,000	1,50,000	2,75,000
Fridge	24,000	-	24,000
Total	1,49,000	1,50,000	2,99,000

Source of Finance



- Entrepreneur's Contribution 149,000
- Investor's Investment 150,000
- Total 299,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	4,840	145,200	1,742,400	1,829,520	1,920,996
Total variable Expense (B)	4,840	145,200	1,742,400	1,829,520	1,920,996
Contribution Margin (CM) [C=(A-B)]	660	19,800	237,600	249,480	261,954
Less. Fixed Expense					
Electricity Bill		500	6,000	6,500	6,500
Mobile bill & SMS Monitoring		500	6,000	6,000	6,000
Transportation		600	7,200	7,500	7,800
Salary (self)		7,000	84,000	84,000	84,000
Mosque bill		50	600	600	600
Non Cash Item					
Depreciation		400	4,800	4,800	4,800
Total Fixed Cost		9,050	108,600	109,400	109,700
Net Profit (E) [C-D]		10,750	129,000	140,080	152,254
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	129,000	140,080	152,254
1.3	Depreciation (Non cash item)	4,800	4,800	4,800
1.4	Opening Balance of Cash Surplus		73,800	158,680
	Total Cash Inflow	283,800	218,680	315,734
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	73,800	158,680	255,734

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 01 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
Local competitors;

Pictures









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বানো সকল খাবার
পক্রি করা হয়। বি
খানো সহ বিভিন্ন
সবেরোত করা হয়। প্রয়দার, পেয়ার,
সেশী মুরগী পাওয়া যায়
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Center fruit

FAMILY PICTURE

