

Proposed NU Business Name: **ISMAIL STORE**



Project identification and prepared by: Shohel
Mollah, Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ISMAIL HOSSAIN
Age	:	01-09-1985 (30 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Proyogjani P.O: Borni P.S: Delduar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAJEDA BEGUM
(iii) Father's name	:	SHAJAHAN MIA
(iv) GB member's info	:	Branch: Dobail Delduar, Centre # 21 (Female), Member ID: 2585, Group No: 02 Member since: 02-07-1982 (33 Years) First loan: 2,000 taka.
Further Information:		Existing loan: BDT 70,000 Outstanding loan: BDT 56,072
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Bamboo and Cane works)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01957-896376
Father Contact No.	:	01781-287533
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sajeda Begum is a member of Grameen Bank since 33 years. At first she took 2,000 taka loan from Grameen Bank. Sajeda Begum gradually took loan from GB. Utilize loan in her husband bamboo works. She made two tin shed building and install a tube-well.

Proposed Nobin Udyokta Business Info

Business Name	:	ISMAIL STORE
Location	:	Bathuli Bazar, Delduar, Tangail
Total Investment in BDT	:	BDT 2,05,000
Financing	:	Self BDT 1,25,000 (from existing business) 61% Required Investment BDT 80,000 (as equity) 39%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	4000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Chips, Chanachur, Soft drinks, Noodles, Tooth-paste, Brush Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhaka, Tangail.▪The shop is rented.▪Agreed grace period is 4 months.

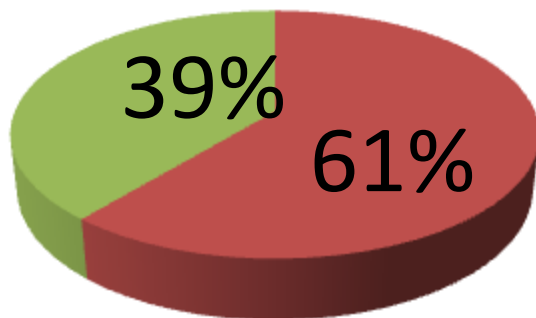
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Tooth-paste, Brush Cosmetics etc	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Tooth-paste, Brush Cosmetics etc	1,870	56,100	673,200
Total variable Expense (B)	1,870	56,100	673,200
Contribution Margin (CM) [C=(A-B)]	330	9,900	118,800
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		350	4,200
Mobile Bill		500	6,000
Transportation		300	3,600
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,850	70,200
Net Profit (E) [C-D]		4,050	48,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmetics = BDT 32,000 Oil = BDT 5,000 Biscuit = BDT 7,000 Chocolate = BDT 2,000 Soft Drinks = BDT 3,000 Others = BDT 21,000	70,000	-	70,000
Cosmetics = BDT 40,000 Speed (20 case x 525) = BDT 25500 7up = BDT 3,850 Ornaments = BDT 10,000 Others = BDT 650	-	80,000	80,000
Fridge	30,000	-	30,000
Rack	25,000	-	25,000
Total	1,25,000	80,000	2,05,000

Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 80,000
- Total 205,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Tooth-paste, Brush Cosmetics etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Tooth-paste, Brush Cosmetics etc	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity Bill		350	4,200	4,500	4,800
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		500	6,000	8,000	10,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000	36,000
Non Cash Item					
Depreciation		417	5,000	5,000	5,000
Total Fixed Cost		9,717	116,600	119,400	122,200
Net Profit (E) [C-D]		8,283	99,400	107,400	115,940
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	99,400	107,400	115,940
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		72,400	152,800
	Total Cash Inflow	184,400	184,800	273,740
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	72,400	152,800	241,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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
Local competitors;

Pictures























FAMILY PICTURE

