

Proposed NU Business Name: **BILLAL STORE**



Project identification and prepared by: Md. Ataur Rahman ,
Bason Unit, Gazipur

Project verified by: MD. Rofiquel Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RINA DAOAN
Age	:	04-03-1986 (30 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers & 3 Sisters
Present Address		Vill: Kunia,P.O: National Univercity P.S: Gazipur Shador Dist: Gzipur
Parmanent Address		Vill: Kunia,, : P.O: National University , P.S:Gazipur Shador : 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	:	MOMENA
(iii)Husband's name	:	ABDUR RASHID MIA (Husband)
(iv) GB member's info	:	Branch: Ghasa, Centre # 43 (Female), Member ID: 4367/1, Group No: 05 Member since: 25-03-2001 (15 Years) First loan: 5000 Taka.
Further Information:		Existing loan:20000; Outstanding loan: 11965
(v) Who pays GB loan installment	:	Husband
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMENA
(iii) Husband's name	:	ABDUR RASHID MIA (Husband)
(iv) GB member's info	:	Branch: Gasa, Centre # 43 (Female), Member ID: 4367/1 , Group No: 05 Member since: 25-03-2001 (15 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT 11,965
(v) Who pays GB loan installment	:	N/A
(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	:	8 years experience in running business. He has no trained
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727694633
Fathers Contact No.	:	01953521141
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMENA is a member of Grameen Bank. since 15 years. At first he took 5000 taka loan from Grameen Bank. **MOMENA** gradually took loan from GB. Utilize loan in Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	BILLAL STORE
Location	:	Kunia Moddopara
Total Investment in BDT	:	BDT =3,20,000 taka
Financing	:	Self BDT 1,70,000 (from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka
Proposed Salary	:	BDT 5,000 Taka
Size Of Shop	:	10 ft * 20 ft=200 Square ft.
Sequiry Of The Shop	:	1,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like,Rice, Egg,Salt,Suger,Oil,Dal ,Biscut,Soft drinks etc.▪The business is operating by entrepreneur. Existing No employee.▪Collects goods from Board Bazzar.▪The shop is Rent.▪Average Gain on Sale 13%▪Agreed grace period is 3 months.

Existing Business

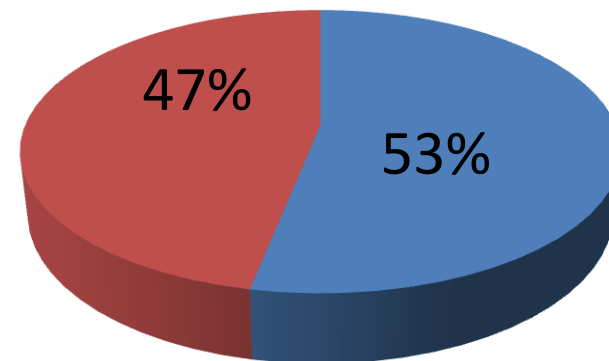
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Egg, Salt, Suger, Oil,Dal ,Cosmetics, Soft drinks etc.	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less. Variable Expense			
Rice, Egg,Salt,Suger,Oil,Dal, Cosmetics, Soft drinks etc.	3045	91350	1096200
Total variable Expense (B)	3045	91350	1096200
Contribution Margin (CM) [C=(A-B)]	455	13650	163800
Less. Fixed Expense			
Rent		1000	12000
Electricity Bill		400	4800
Mobile bill		150	1800
Guard		-	-
Transportation		500	6000
Entertainment		100	1200
Salary(Self)		5000	60000
Total fixed Cost(D)		7150	85800
Net Profit(E) [C-D]		6500	78000

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Rice	60000	80000	140000
Grocery Item	60000	40000	100000
Cosmetics, Electrics ,Bakery Item etc.	50000	30000	80000
Total	170000	150000	320000

Source of Finance

- Entrepreneur Contribution=170000
- Investors Investment=150000
- Total=320000



Financial Projection

Particular	Daily	Monthly	1st Year	2 nd Year
Revenue (sales)				
Rice, Egg,Salt,Suger,Oil,Dal, Cosmetics, Soft drinks etc	4500	135000	1620000	1701000
Total Sales (A)	4500	135000	1620000	1701000
Less. Variable Expense				
Rice, Egg,Salt,Suger,Oil,Dal, Cosmetics, Soft drinks etc	3915	117450	1409400	1479870
Total variable Expense (B)	3915	117450	1409400	1479870
Contribution Margin (CM) [C=(A-B)]	585	17550	210600	221130
Less. Fixed Expense				
Rent		1000	12000	12000
Electricity Bill		400	4800	4800
Mobile bill		200	2400	2400
Guard		-	-	-
Transportation		800	9600	9600
Entertainment		100	1200	1200
Salary(Self)		5000	60000	60000
Total fixed Cost(D)		7500	90000	90000
Net Profit(E) [C-D]		10050	120600	131130
Investment Payback			60000	60000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150000	
1.2	Net Profit	120600	131130
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		60600
	Total Cash Inflow	270600	191730
2	Cash Outflow		
2.1	Purchase of Product	150000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	210000	60000
3	Net Cash Surplus	60600	131730

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0,Others:01
Experience & Skill : 8 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









Potato Crackers
Mild Cheddar
Spicy Tomato & Basil
Try our new Fruit Drinks

Potato Crackers
Mild Cheddar
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Fun

Fun

REFRIGERATOR

MAKI
azra

7-Eleven
7-Eleven
7-Eleven

MAKI

Onions
Potatoes





BRASIL

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RRAZIL