

## Proposed NU Business Name: **BELAL STORE**



Project identification and prepared by: Md. Shahinur,  
Sherpur Unit, Bogra

Project verified by: MD. Mujharul Islam



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

Name	:	<b>MD ABU HASAN BELAL</b>
Age	:	01-01-1984 (32 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brothers
Address	:	Vill: Gorerbari, P.O: Sherpur, P.S: Sherpur, Dist: Bogra
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>MOST. MISI BEWA</b>
(iii) Father's name	:	<b>LATE. BADULLAH MONDOL</b>
(iv) GB member's info	:	Branch: Mirjapur Sherpur, Centre # 21(Female), Member ID: 4063, Group No: 03 Member since: 3-5-2006 (10Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 100,000, Outstanding loan: 42,300/-
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-412402
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. MISI BEWA** joined Grameen Bank since 6 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BELAL STORE</b>
Location	:	Hamchaya pur, Gorerbari
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 65,000/-(from existing business) 48% Required Investment BDT 70,000/-(as equity) 52%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 14 ft= 196 square ft
Security of the shop	:	BDT 150,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is owned.</li><li>▪Collects goods from, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

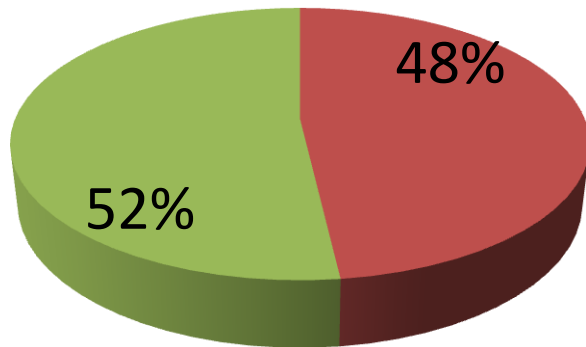
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,380	71,400	856,800
<b>Total variable Expense (B)</b>	<b>2,380</b>	<b>71,400</b>	<b>856,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Transportation		500	6,000
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,600</b>	<b>67,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soyabin Oil	10,000	0	10,000
Cosmetics	20,000	5,000	25,000
Washing Powder	220	0	220
Pulse, Salt, Flour, Sugar	15,000	0	15,000
Rice (2 x 3000)	6,000	40,000	46,000
Biscuit, Chanachur, Egg, Brush	13,780	0	13,780
Soft Drinks	0	10,000	10,000
Rice Cooker (10 x 1500)	0	15,000	15,000
<b>Total</b>	<b>65,000</b>	<b>70,000</b>	<b>135,000</b>

## Source of Finance



- Entrepreneur's Contribution 65,000
- Investor's Investment 70,000
- Total 135,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	1.5 Year
<b>Revenue (sales)</b>				
Grocery Item	3,800	114,000	1,368,000	684,000
<b>Total Sales (A)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>	<b>684,000</b>
<b>Less. Variable Expense</b>				
Grocery Item	3,230	96,900	1,162,800	581,400
<b>Total variable Expense (B)</b>	<b>3,230</b>	<b>96,900</b>	<b>1,162,800</b>	<b>581,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>570</b>	<b>17,100</b>	<b>205,200</b>	<b>102,600</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		1,000	12,000	6,000
Mobile Bill		400	4,800	2,400
Salary (self)		5,000	60,000	30,000
Entertainment		200	2,400	1,200
Transportation		800	9,600	4,800
<b>Total Fixed Cost</b>		<b>7,400</b>	<b>88,800</b>	<b>44,400</b>
<b>Net Profit (E) [C-D]</b>		<b>9,700</b>	<b>116,400</b>	<b>58,200</b>
<b>Investment Payback</b>			<b>56,000</b>	<b>28,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	116,400	58,200
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		60,400
	<b>Total Cash Inflow</b>	<b>186,400</b>	<b>118,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	56,000	28,000
	<b>Total Cash Outflow</b>	<b>126,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60,400</b>	<b>90,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









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# FAMILY PICTURE

