Proposed NU Business Name: BISMILLAH ENTERPRISE



Project identification and prepared by: Md. Ebadat Hossain, Puthia Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. BABUL HOSSAIN		
Age	:	11-07-1984 (31 Years)		
Education, till to date	:	Class X		
Marital status	:	Married		
Children	:	1 Daughter		
No. of siblings:	:	3 Brother & 2 Sisters		
Address	:	Vill: Tebaria, P.O: Taherpur, P.S: Puthiya, Dist: Rajshahi		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father MST. NURJAHAN BEGOM MD. ABDUS SAMAD PRAMANIK Branch: Shilmaria, Puthiya Centre # 27 (Female), Member ID: 4001, Group No: 01 Member since: 2003 (12 Years) First loan: BDT -10000		
Further Information:		Existing Loan: BDT 40000, Outstanding loan: NIL		
(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	:	12 years experience in running business.
Training Info	:	He has 12 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-731737
Mother's Contact No.	:	01783-735786
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NURJAHAN BEGOM joined Grameen Bank since 12 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took lo an from GB. Utilize loan in business.

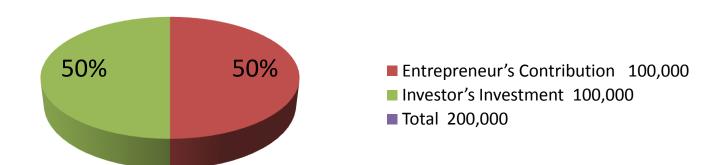
Proposed Nobin Udyokta Business Info				
Business Name	:	BISMILLAH ENTERPRISE		
Location	:	Taherpur, Bagmara, rajshahi		
Total Investment in BDT	:	BDT 200,000/-		
Financing	:	Self BDT 100,000/-(from existing business) 50% Required Investment BDT 1,00,000/-(as equity) 50%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	10 ft x 20 ft= 200square ft		
Security of the shop	:	BDT 150,000/-		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Auto mobile parts. Average 10% gain on sale. The business is operating by entrepreneur. Existing no employees. The shop is rented. Agreed grace period is 3 months. 		

Existing Business (BDT)

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Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Auto mobile parts.	8000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less Variable Expense			
Auto mobile parts.	7200	216000	2592000
Total variable Expense (B)	7,200	216000	2592000
Contribution Margin (CM) [C=(A-B)	800	24000	288000
Less Variable Expense			
Rent		900	10800
Electricity bill		300	3600
Transportation		2,000	24000
Salary (self)		3000	36000
Salary(Staff)		10000	120000
Entertainment		500	6000
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		17,100	205200
Net Profit (E)= [C-D]		6,900	82800

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Battery	15,000	30,000	45000		
Tire	15,000	40,000	0		
Ring	8,750	10,000	18750		
Excel	4,966	10,000	14966		
Halfs	1,800	0	0		
Frog	2,700	0	2700		
Tube	1,050	0	1050		
Bearing	5734		5734		
Others	45000		45000		
Tube		10000	10000		
	100,000	100,000	200000		

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Auto mobile parts.	10000	300000	3600000	3780000
Total Sales (A)	10000	300000	3600000	3780000
Less Variable Expense				
Auto mobile parts.	9000	270000	3240000	3402000
Total variable Expense (B)	9,000	270000	3240000	3402000
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000
Less Variable Expense				
Rent		900	15,000	15,000
Electricity bill		400	4800	5000
Transportation		2,500	30,000	31,000
Salary (self)		3000	36000	36000
Salary(Staff)		10000	120000	120000
Entertainment		500	6000	6000
Guard		100	1200	1200
Mobile bill		400	4800	5000
Total fixed cost (D)		17,800	216,600	218,000
Net Profit (E)= [C-D]		12200	146400	160,000
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	146,400	160,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		86,400
	Total Cash Inflow	246400	246400
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	86,400	186400

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

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

Pictures

द्धिष्ठ नाइदमम

১৯৭৭ সালের পৌরসভা অর্ডিন্যান্স এর ১৫১ ধারা

2000-20

তারিখ ৪ ১০-০৮->

आरेन जिल्नाम ध्रत १६१ थाता धन्यासी श्रिकान/कार नेत्र जना जन्यानन পত्र निभ वर्षिण वाकि/श्रिणिष्ठीतित ज २००७-२०७७ मालात ७०८म ज्न श्रांख दलवर थाकित विनाम है जिल जिल कि जिल कि जिल हैं and Court forms Constant South













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iome: Mt. Babul Hossain

निकाः त्याः का नामन वार

THE COME STREET COURT COURT OF SHIP 11 JUL 1984

ID NO: 8118281671111

দোকান ঘর ১

১৯ পক ঃ বোঃ হাবিবুর বহমান পিতা- মোঃ আঃ নামান প্রায় ঃ ধনিশাস্থাত পুনা ঃ পুরিয়া, কেবা ঃ বাহশারী।

প্ৰত্য কল্প মহল মাহাৰ পাও বাবু প্ৰক্ৰ আমানের কাল কৃত লোকনে বাহুটি প্ৰত্য পূৰ্ব নিকে আন সামান মানেটাই ১.৫ পাছার ক্ষান্তিত এই প্ৰত্যান পাতি কালা নিকে ১০০/ল (মা পত) টাকা মাত্র এবং আমান টাকা মাত্র বাংশারত হওছাত ২৯ পক্ষ নামত

১ নোকান ঘণ্ডটি ৫ (পাঁচ) বাংলারে
০৪/০৫/২০১৬ইং বাংলা ওচাংলা ২০১৮ ।
২ (মানিক কাড়া ইয়েজেই মান হিলাবে কাড়া
০ (মানিক কাড়া ইয়েজেই মান হিলাবে কাড়া
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মালামী আছা ছব ২০১৬ইং মান ইইডে
৪) মাতি মানের শেষ আতিয়ে বানিক মূলে ও



नीनगाड़ीया পूठिया नाचा

७ रनिवर्

(90)977-99

काराम काराम दिस ।

बीड वर (सक्सम नारहेंस् सीडिंड कर अध्यक्त प्राचीत करवारिक बारीक सारक

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(अर्थ स्थाप स्थित) भव्यां - (भाषा) स्थापड्डा १०१

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FAMILY PICTURE

