

Proposed NU Business Name: **BISAL GENERAL STORE**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka
Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAFIQUUL ISLAM
Age	:	15-05-1984 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Douter
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Gazipara member bari P.O Uttarkhan, P.S: Uttarkhan, Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AKLIMA
(iii) Father's name	:	LATE ROMIZE UDDIN
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 23 (Female), Member ID: 3061, Group No: 01 Member since: 12-03-2009(07 Years) First loan: BDT 10,000 /-
Further Information:		Outstanding loan: Nill
(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	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-639622
Family's Contact No.	:	01621-307300
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AKLIMA joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISAL GENERAL STORE
Location	:	Balur math,Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 1,25,000/- (from existing business) 55% Required Investment BDT 1,00,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 12 ft= 168 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Sugar ,Busicute ,Battery, Flour,Chips whilles & Casmatics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangi, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

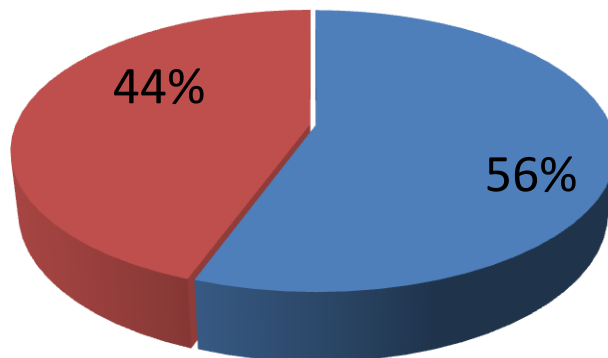
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,pulse,soap,oil,ata,sugar,salt,biscuit etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Rice,pulse,soap,oil,ata,sugar,salt,biscuit etc.	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		1500	18,000
Transportation		2,000	24,000
Mobile Bill		300	3,600
Genarator		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D)		6,500	78,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	20000	10,000	30,000
Pulse	12,000	6,000	18,000
oil	16,000	16,000	32,000
Atta	3,000	1,500	4,500
Sugar	1,500	2000	3,500
Salt	4,000	4,400	8,400
Cosmetics	20,000	30,000	50,000
Soap	6,250	12500	18,750
Busicute	10,000	10000	20,000
Machinariess	25,000	0	25,000
Others	7,250	7600	14,850
Total	125,000	100,000	225,000

Source of Finance

■ Entrepreneur's contibution 125,000 ■ Investor's Investment 100,000 ■ Total 225,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice,pulse,soap,oil,ata,sugar,salt,biscuit etc.	5,500	165,000	1,980,000	2,079,000
Total Sales (A)	5,500	165,000	1,980,000	2,079,000
Less. Variable Expense				
Rice,pulse,soap,oil,ata,sugar,salt,biscuit etc.	4,675	140,250	1,683,000	1,767,150
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000	311,850
Less. Fixed Expense				
Rent		2,500	30,000	30,000
Electricity Bill		1500	18,000	18,000
Transportation		2,000	24,000	24,000
Mobile Bill		300	3,600	3,600
Genarator		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Non Cash Item				
Depreciation		417	5,000	5,000
Total Fixed Cost		11,917	143,000	143,000
Net Profit (E) [C-D]		12,833	154,000	168,850
Investment Payback			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>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	154,000	168,850
1.3	Depreciation (Non cash item)	5,000	5,000
1.4	Opening Balance of Cash Surplus		99,000
	Total Cash Inflow	259,000	272,850
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	99,000	212,850

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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



pepsi

পেপসি
delight in every...

শেখের ডাল

গাজি





RACING CAR

Potato Crackers

Moslaji

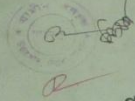
Aloozi

Aloozi

Chalala

সুস্বাদের ডাল

চাল



গ্রামীণ ব্যাংক

মহাজ গ্রামের পাশবই

নাম কোরবান আলী হোসেন
কেন্দ্রের নাম সাতলীয়া গ্রাম
শাখা উত্তরখান উত্তর শাখা, ঢাকা

FAMILY PICTURE