Proposed NU Business Name: BHAI BHAI GENERAL STORE



Project identification and prepared by: Md Zahidul Kamal Tangail Sadar Unit, Tangail

Project verified by: Mizanur Rahman Patwary



| Brief Bio of The Proposed Nobin Udyokta | | | | | |
|---|-------|--|--|--|--|
| Name | : | SAZZAD HOSSAIN | | | |
| Age | : | 04-03-1985 (31 Years) | | | |
| Education, till to date | : | Class 10 | | | |
| Marital status | : | Married | | | |
| Children | : | - | | | |
| No. of siblings: | : | 4 Brothers | | | |
| Address | : | Vill: Shan bari, P.O: Elasin. P.S: Delduar, Dist: Tangail. | | | |
| 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 SHAHANOOR BEGUM HASMOT MOLLA Branch: Elasin Delduar, Centre # 26 (Female), Member ID: 2155, Group No: 02 Member since: 05-03-1990 (26 Years) First loan: BDT 2,500/- | | | |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc | : : : | Existing loan: Nil Outstanding loan: Nil N/A No No 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 | : | 6 years experience in running business. 6 Years in own business. |
| Training Info | : | He has no training |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | •• | None |
| Entrepreneur Contact No. | | 01728-424599 |
| Family's Contact No. | : | 01738-034929 |
| NU Project Source/Reference | • | Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit ,Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

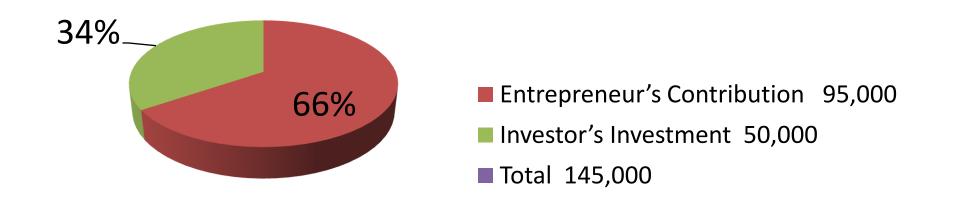
SHAHANOOR BEGUM joined Grameen Bank since 26 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

| Proposed Nobin Udyokta Business Info | | | | | |
|---|---|---|--|--|--|
| Business Name | : | BHAI BHAI GENERAL STORE | | | |
| Location | : | Elasin Bazaar, Delduar, Tangail | | | |
| Total Investment in BDT | : | BDT 145,000/- | | | |
| Financing | : | Self BDT 95,000/- (from existing business) 66% | | | |
| | | Required Investment BDT 50,000/- (as equity) 34% | | | |
| Present salary/drawings from business (estimates) | : | BDT 5,000 | | | |
| Proposed Salary | : | BDT 5,000 | | | |
| Size of shop | : | 12 ft x 7 ft= 84 square ft | | | |
| Security of the shop | : | | | | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like; Confectionery Item etc Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Tangail. Agreed grace period is 3 months. | | | |

| Existing Business (BDT) | | | | | | |
|-----------------------------------|-------|---------|---------|--|--|--|
| Particular | Daily | Monthly | Yearly | | | |
| Revenue (sales) | | | | | | |
| Confectionery Item | 2,500 | 75,000 | 900,000 | | | |
| Bkash | 40 | 1,200 | 14,400 | | | |
| Total Sales (A) | 2,540 | 76,200 | 914,400 | | | |
| Less. Variable Expense | | | | | | |
| Confectionery Item | 2,125 | 63,750 | 765,000 | | | |
| Total variable Expense (B) | 2,125 | 63,750 | 765,000 | | | |
| Contribution Margin (CM) [C=(A-B) | 415 | 12,450 | 149,400 | | | |
| Less. Fixed Expense | | | | | | |
| Rent | | 800 | 9,600 | | | |
| Electricity Bill | | 200 | 2,400 | | | |
| Mobile Bill | | 200 | 2,400 | | | |
| Salary (self) | | 5,000 | 60,000 | | | |
| Transportation | | 1,000 | 12,000 | | | |
| Entertainment | | 500 | 6,000 | | | |
| Total fixed Cost (D) | | 7,700 | 92,400 | | | |
| Net Profit (E) [C-D) | | 4,750 | 57,000 | | | |

| Investment Breakdown | | | | | | | |
|----------------------|----------|-------|---------|-------|-------|--------|----------|
| | Proposed | | | | | | |
| Particulars | Qty. | Unit | Amoun | Qty. | Unit | Amount | Proposed |
| | | Price | t (BDT) | | Price | (BDT) | Total |
| Soft Drinks | 160 | 25 | 4,000 | 200 | 25 | 5,000 | 9,000 |
| Fruits | 100 | 50 | 5,000 | 200 | 50 | 10,000 | 15,000 |
| Biscuit | 100 | 50 | 5,000 | 200 | 50 | 10,000 | 15,000 |
| Chips | 100 | 30 | 3,000 | 500 | 30 | 15,000 | 18,000 |
| Bkash | 1 | 43000 | 43,000 | 0 | 0 | 0 | 43,000 |
| Cosmetics | 100 | 100 | 10,000 | 100 | 100 | 10,000 | 20,000 |
| Security | 1 | 25000 | 25,000 | 0 | 0 | 0 | 25,000 |
| Total | 562 | | 95,000 | 1,200 | | 50,000 | 145,000 |

Source of Finance



| Financial Projection (BDT) | | | | | | | |
|-----------------------------------|-------|---------|-----------|-----------|-----------|--|--|
| Particular | Daily | Monthly | 1st Year | 2 Year | 3 Year | | |
| Revenue (sales) | | | | | | | |
| Confectionery Item | 3,400 | 102,000 | 1,224,000 | 1,285,200 | 1,349,460 | | |
| Bkash | 40 | 1,200 | 14,400 | 15,120 | 15,876 | | |
| Total Sales (A) | 3,440 | 103,200 | 1,238,400 | 1,300,320 | 1,365,336 | | |
| Less. Variable Expense | | | | | | | |
| Confectionery Item | 2,890 | 86,700 | 1,040,400 | 1,092,420 | 1,147,041 | | |
| Total variable Expense (B) | 2,890 | 86,700 | 1,040,400 | 1,092,420 | 1,147,041 | | |
| Contribution Margin (CM) [C=(A-B) | 550 | 16,500 | 198,000 | 207,900 | 218,295 | | |
| Less. Fixed Expense | | | | | | | |
| Rent | | 800 | 9,600 | 30,000 | 30,000 | | |
| Electricity Bill | | 200 | 2,400 | 3,000 | 4,000 | | |
| Mobile Bill | | 300 | 3,600 | 4,000 | 4,500 | | |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 | | |
| Transportation | | 1,200 | 14,400 | 16,500 | 18,500 | | |
| Entertainment | | 500 | 6,000 | 6,000 | 6,000 | | |
| Total Fixed Cost | | 8,000 | 96,000 | 119,500 | 123,000 | | |
| Net Profit (E) [C-D) | | 8,500 | 102,000 | 88,400 | 95,295 | | |
| Investment Payback | | | 20,000 | 20,000 | 20,000 | | |

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

| SI# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|-------------------------------|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| | Investment Infusion by | | | |
| 1.1 | Investor | 50,000 | | |
| 1.2 | Net Profit | 102,000 | 88,400 | 95,295 |
| 1.3 | Depreciation (Non cash item) | | 1 | - |
| | Opening Balance of Cash | | | |
| 1.4 | Surplus | | 82,000 | 150,400 |
| | Total Cash Inflow | 152,000 | 170,400 | 245,695 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| | Investment Pay Back | | | |
| 2.3 | (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 82,000 | 150,400 | 225,695 |

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 6 Years Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

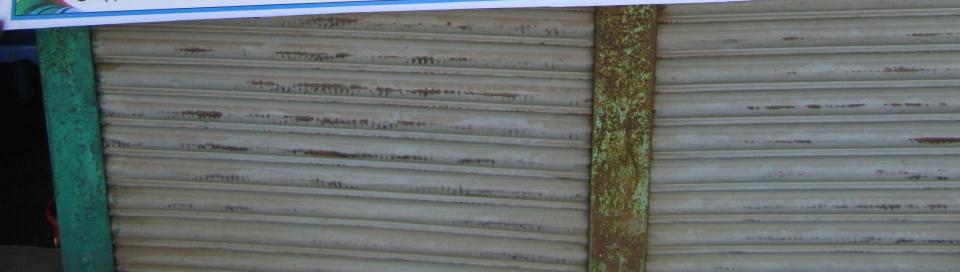
Theft Fire

Political unrest

Pictures



প্রোঃ মোঃ আমিনুর হোসেন, মোবাঃ 01728-424599



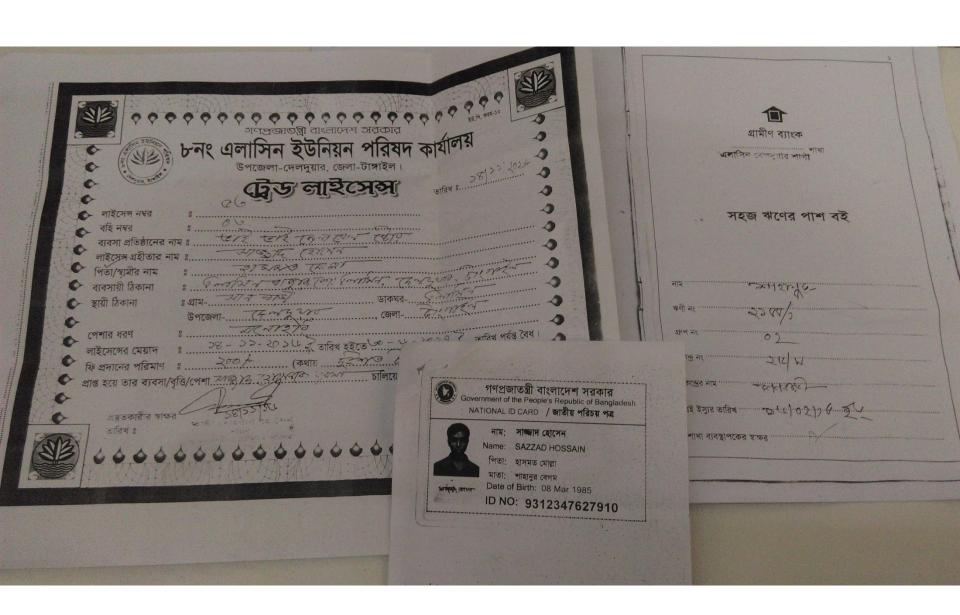












FAMILY PICTURE

