

Proposed NU Business Name: BHAJ BHAJ COLING CORNER



Project identification and prepared by: Anisar Rahman,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED EAQUB ALI
Age	:	15-04-1985 (28 Years)
Education, till to date	:	Class eight
Marital status	:	Married
Children	:	01Son,01Daughter.
No. of siblings:	:	04 Brothers.
Address	:	Vill: East chandrapur P.O: Boyragirhat, P.S: Dagonvuiyan, Dist: Feni.

.Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NASIMA BEGUM
(iii) Father's name	:	LETE:SORIWOT ULLHA
(iv) GB member's info	:	Branch:Dagonbhuyain, Centre # 12(Female), Member ID: 3525, Group No: 02 Member Since:2008-2013 (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	07years experience in running business. 07 Years in own business. He has no years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830666578
Family's Contact No.	:	01832337053
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

NASIMA BEGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

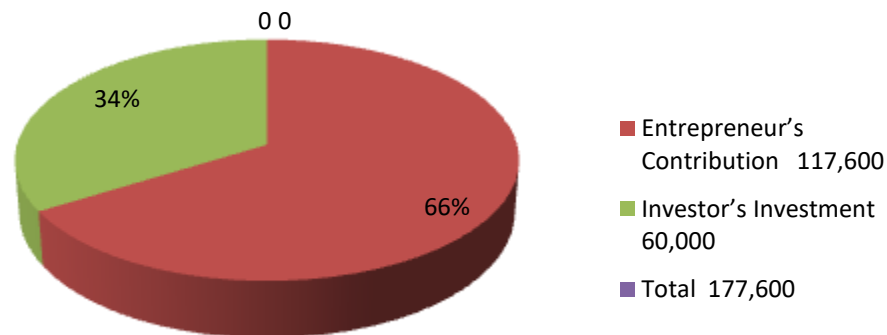
Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI COLING CORNER
Location	:	C.N G Stand ,Boyragir hat, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 177,600/-
Financing	:	Self BDT 117,600/-(from existing business) 66% Required Investment BDT 60,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Softdrink,Biscuit,Gas, Gas stop items etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Dagonbhuyain.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Softdrink,Biscuit,Gas, Gas stop items	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Softdrink,Biscuit,Gas, Gas stop items	4250	127500	1530000
Total Variable exp. (B)	4250	127500	1530000
Contribution Margin CM [C= (A-B)	750	22500	270000
less fixed exp.			
Rent		0	0
Electricity bill		800	9600
Transportation		300	3600
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		100	1200
Generator		150	1800
Mobile bill		500	6000
total fixed cost (D)		7150	85800
Nit profit		15350	184200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Softdrink	0	0	15000	0	0	5000	20000
Water	0	0	12000	0	0	10000	22000
Juces	0	0	10000	0	0	5000	15000
Bvottel milk		0	20000	0	0	5,000	25,000
Biscuit	0	0	8000	0	0	0	8,000
Chnachur	0	0	8000	0	0	0	8,000
Gas stop	0	0	3600	0	0	0	3,600
Sope	0	0	6000	0	0	5,000	11,000
Oil	0	0	15000	0	0	0	15,000
Tea	0	0	0	0	0	1,000	1,000
Suger	0	0	0	0	0	10,000	10,000
Others	0	0	20000	0	0	19,000	39,000
Total	0	0	117600	0	0	60,000	177,600



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Softdrink,Biscuit,Gas, Gas stop items	9650	289500	3474000	3647700	3830085
Total Sales (A)	9650	289500	3474000	3647700	3830085
less variable Expenses					
Softdrink,Biscuit,Gas, Gas stop items	8202.5	246075	2952900	3100545	3255572.3
Total variable Expenses (B)	8202.5	246075	2952900	3100545	3255572.3
Contribution Margin (CM)= (A-B)	1447.5	43425	521100	547155	574512.75
Less Fixed Expenses					
Rent		0	0	0	0
Electricity bill		1000	12000	12200	12400
Transportation		500	6000	6200	6400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		12750	153000	153600	154200
Net Profit (F) (C-D)		30675	368100	393555	420312.75

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	368100	393555	420312.75
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		344,100	713,655
	Total Cash Inflow	428,100	737,655	1,133,968
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	344,100	713,655	1,109,968

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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















TOTALGAZ

12kg LP GAS

যমুনা গ্যাস

স্বপ্নের গ্যাস

১২ কেজি এলপি গ্যাস
Filed by Omera Petroleum Limited





FAMILY PICTURE

