

Proposed NU Business Name: **BISMILLAH ALIF GENERAL STORE**



Project identification and prepared by: Kazem Uddin,
Bashon Unit, Gazipur

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALIF AL IBRAHIM
Age	:	14-03-1997 (18 Years)
Education, till to date	:	SSC pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Choydana , P.O: National University, P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAMSUNNAHAR
(iii) Father's name	:	HARUN-OR-ROSHID
(iv) GB member's info	:	Branch: Gacha, Gazipur , Centre # 94 (Female), Member ID: 1094, Group No: 10 Member since: 02-06-2005 (10 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 1,50,000 Outstanding loan: BDT 44,000
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823-864910
Mother Contact No.	:	01824-173755, 01917-286512
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Samsunnahar is a member of Grameen Bank since 10 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development and business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH ALIF GENERAL STORE
Location	:	Choudana, Chourasta, Gazipur
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The entrepreneur is owner of the shop.▪Collects goods from Board bazaar, Joydebpur, Chourasta▪Agreed grace period is 4 months.

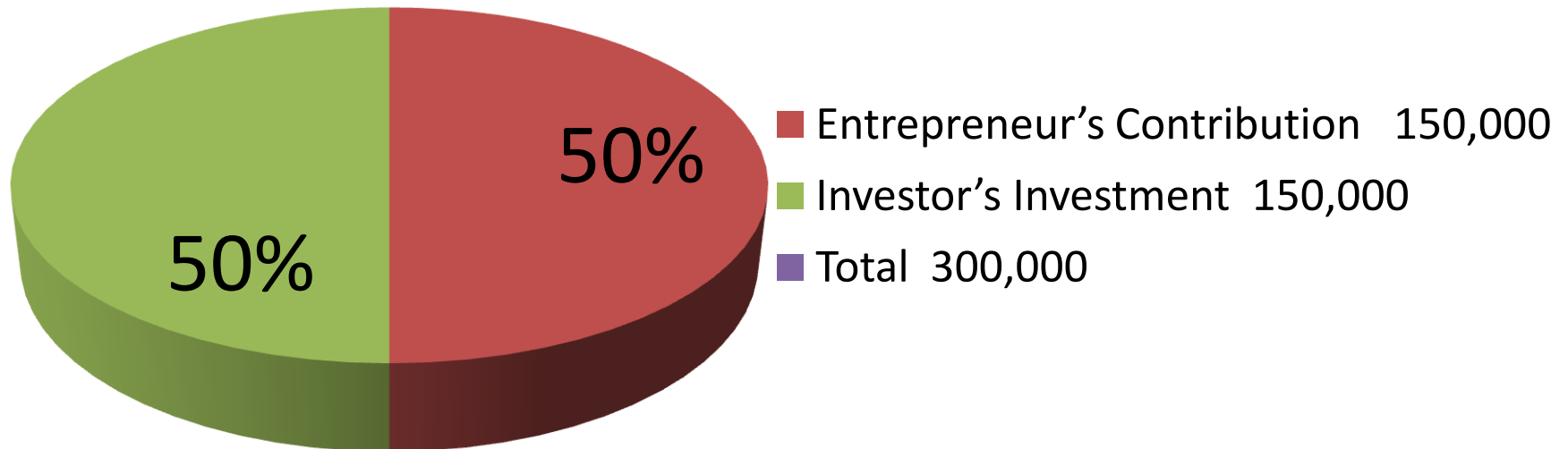
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Electricity bill		500	6,000
Generator bill		200	2,400
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Egg, Oil, Biscuit	50,000	50,000	1,00,000
Soap, Soft drinks, Salt, Mustard oil	50,000	50,000	1,00,000
Washing powder, Chanachur, Cosmetics etc	50,000	50,000	1,00,000
Total	1,50,000	1,50,000	3,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	4,675	140,250	1,683,000	1,767,150	1,855,508
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150	1,855,508
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000	311,850	327,443
Less. Fixed Expense					
Electricity bill		500	6,000	6,500	7,000
Generator bill		200	2,400	3,000	3,200
Mobile bill & SMS Monitoring		400	4,800	5,200	5,600
Transportation		800	9,600	11,500	13,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		2,500	30,000	30,000	30,000
Entertainment		300	3,600	4,000	4,500
Total Fixed Cost		9,700	116,400	120,200	123,800
Net Profit (E) [C-D]		15,050	180,600	191,650	203,643
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	180,600	191,650	203,643
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		120,600	252,250
	Total Cash Inflow	330,600	312,250	455,893
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	120,600	252,250	395,893

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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

















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FAMILY PICTURE

