

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



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Bashon Unit, Gazipur

Project verified by: Md Rofiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD POLASH RANA</b>
Age	:	03-01-1997 ( 18 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	4 Brothers and 1 Sister
Address	:	Vill: Lakshmipura, P.O: Joydebpur, 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	:	<b>PARUL BEGUM</b>
(iii) Father's name	:	<b>IBRAHIM KHALIL</b>
(iv) GB member's info	:	Branch: Bashon Gazipur , Centre # 86 (Female), Member ID: 9311, Group No: 01 Member since: 13-02-2000 to 2008 (08 Years) First loan: 3,000 taka. Outstanding loan: Nil
Further Information:		
(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	:	Five 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.	:	01683-629460
Mother Contact No.	:	01754-751056
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Parul Begum is a member of Grameen Bank since 08 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BISMILLAH GENERAL STORE</b>
Location	:	Lakshmipur, Gazipur
Total Investment in BDT	:	BDT 1,85,000
Financing	:	Self BDT 85,000 (from existing business) 46% Required Investment BDT 1,00,000 (as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	<del>20 ft x 28 ft= 528 square ft</del>
Implementation	:	<ul style="list-style-type: none"> <li>▪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.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Joydebpur, Gazipur.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

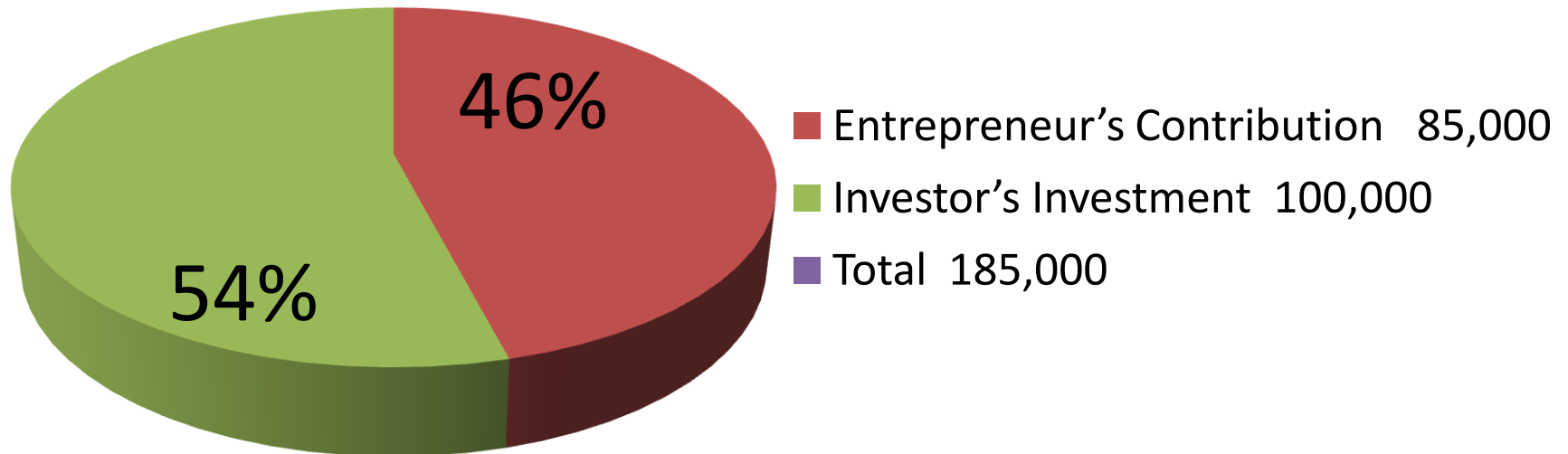
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	2,600	78,000	936,000
<b>Total Sales (A)</b>	<b>2,600</b>	<b>78,000</b>	<b>936,000</b>
<b>Less. Variable Expense</b>			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	2,210	66,300	795,600
<b>Total variable Expense (B)</b>	<b>2,210</b>	<b>66,300</b>	<b>795,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>390</b>	<b>11,700</b>	<b>140,400</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity bill		400	4,800
Mobile Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		100	1,200
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>90,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,200</b>	<b>50,400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Egg, Oil, Biscuit, Soap	30,000	50,000	80,000
Soap, Soft drinks, Salt, Mustard oil	15,000	25,000	80,000
Washing powder, Chanachur, Cosmetics etc	10,000	25,000	80,000
Security	30,000	-	30,000
<b>Total</b>	<b>85,000</b>	<b>1,00,000</b>	<b>1,85,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	3,800	114,000	1,368,000	1,436,400
<b>Total Sales (A)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>	<b>1,436,400</b>
<b>Less. Variable Expense</b>				
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	3,230	96,900	1,162,800	1,220,940
<b>Total variable Expense (B)</b>	<b>3,230</b>	<b>96,900</b>	<b>1,162,800</b>	<b>1,220,940</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>570</b>	<b>17,100</b>	<b>205,200</b>	<b>215,460</b>
<b>Less. Fixed Expense</b>				
Rent		1,500	18,000	18,000
Electricity bill		400	4,800	5,500
Mobile bill & SMS Monitoring		300	3,600	4,000
Transportation		500	6,000	8,000
Salary (self)		5,000	60,000	60,000
Entertainment		100	1,200	1,500
<b>Total Fixed Cost</b>		<b>7,800</b>	<b>93,600</b>	<b>97,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,300</b>	<b>111,600</b>	<b>118,460</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	111,600	118,460
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		51,600
	<b>Total Cash Inflow</b>	<b>211,600</b>	<b>170,060</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>51,600</b>	<b>110,060</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



মলিন চুল আর নয়  
কালো ঝলমলে সবসময়



বিস্মিল্লাহ জেনারেল স্টোর জয়দেবপুর, গাজীপুর। পলাশ



















# FAMILY PICTURE

