

Proposed NU Business Name: **MS BISMILLAH STORE AND CONFECTIONARY**



Project identification and prepared by: Md. Sahjamal Sirazi
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MIZANUR RAHMAN
Age	:	22-12-1988(26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	7 Brother & 4 Sister
Address	:	Vill: Kathalbaria , P.O: Puthia , P.S: Puthia, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. AFROZA BEGOM
(iii) Father's name	:	ALHAZ MD. SHAHADOT ALI
(iv) GB member's info	:	Branch: Puthia ,Centre # 39 (Female), Member ID: 3995/2, Group No: 02 Member since: 60-09-2012(3.5Years) First loan: BDT -20,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 37,328
(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	:	9 years experience in running business. He has 1 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-947676
Wife's Contact No.	:	01913-978022
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AFROZA BEGOM joined Grameen Bank since 3.5 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS BISMILLAH STORE AND CONFECTIONARY
Location	:	Pikepara Road , Jholmolia , Puthia
Total Investment in BDT	:	BDT 174,000 /-
Financing	:	Self BDT 74,000/-(from existing business) 43% Required Investment BDT 100,000/-(as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 14 ft= 140 square ft
Security of the shop	:	BDT 40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months.

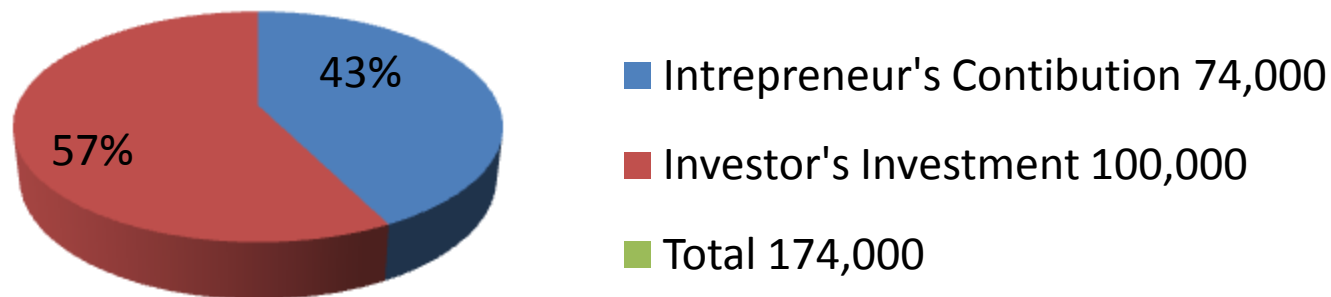
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Grocery Item	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		600	7,200
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		300	3,600
Transportation		200	2,400
Guard		150	1,800
Bank Charge		100	1,200
Total fixed Cost (D)		7,150	85,800
Net Profit (E) [C-D]		4,850	58,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Tiger Drinks (10x550)	5,500		5,500
Cold Drinks (20x300)	6,000	25,000	31,000
Soap (7x300)	2,100		2,100
Tooth pest (10x700)	7,000		7,000
Cosmetic	30,000	25,000	55,000
Oil (5x1,600)	8,000		8,000
Washing Powder (30x90)	2,700	25,000	27,700
Shampoo (2x2,800)	5,600		5,600
Biscuit and Cana cur	7,000	25,000	32,000
	0		
Total	74,000	100,000	174,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	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				
Grocery Item	4,950	148,500	1,782,000	1,871,100
Total variable Expense (B)	4,950	148,500	1,782,000	1,871,100
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000	207,900
Less. Fixed Expense				
Rent		600	7,200	7,200
Electricity Bill		700	8,400	8,820
Mobile Bill		400	4,800	5,040
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	6,300
Transportation		800	9,600	10,080
Guard		150	1,800	1,800
Bank Charge		100	1,200	1,200
Total Fixed Cost		8,250	99,000	100,440
Net Profit (E) [C-D]		8,250	99,000	107,460
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	99,000	107,460
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		39,000
	Total Cash Inflow	199,000	146,460
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	39,000	86,460

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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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