

**Proposed NU Business Name: BIMILLAH KULING CORNER AND STASONARY**



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

Project verified by: Shush anta Kumar Bish



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

Name	:	<b>MOHAMMED ARMEN</b>
Age	:	23-09-1992 ( 29 Years)
Education, till to date	:	SSC
Marital status	:	Unarried
Children	:	N/A
No. of siblings:	:	01 Brother 01 Sister
Address	:	Villa:Dumuriya P.O: Razapur ,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	:	<b>BIBI HAZERA</b>
(iii) Father's name	:	<b>LETE:ANOWER HOSSAIN</b>
(iv) GB member's info	:	Branch:Razapur,Dagonbhuyain , Centre # 18(Female), Member ID:8764, Group No: 03 Member since: 2000 to (10Years) First loan: BDT 5000 /- Existing Loan: BDT 18,000, Outstanding loan:12100
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	:	0 years experience in running business. 2 Years in own business. He has no years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01703716016
Family's Contact No.	:	01763352869
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI HAZERA** joined Grameen Bank since 10 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

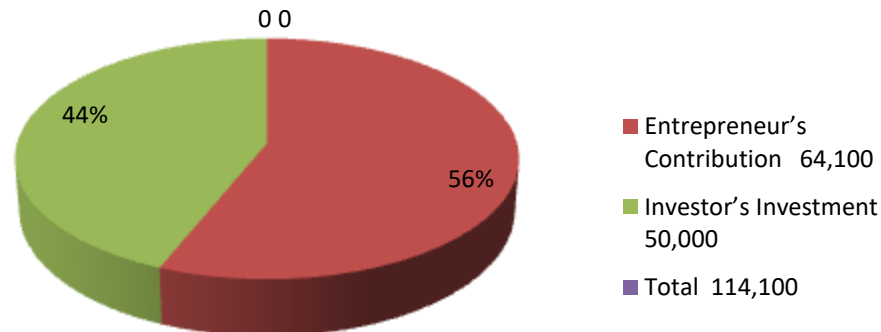
Business Name	:	<b>BIMILLAH KULING CORNER AND STASONARY</b>
Location	:	Dumuriya road,RazapurBazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 114,100/-
Financing	:	Self BDT 64,100/- (from existing business) 56% Required Investment BDT 50,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 08 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods lik:Corling corner items etc.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Corling corner items etc	3000	90000	1080000
<b>Total Sales (A)</b>	3000	90000	1080000
<b>Less Variable Expense</b>			
Corling corner items etc	2550	76500	918000
<b>Total variable Expense (B)</b>	2550	76500	918000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13500	162000
<b>Less Variable Expense</b>			
Rent		1500	18000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
		0	0
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		8500	102000
<b>Net Profit (E)= [C-D]</b>		5000	60000

# Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Biscuit	100	20	2000	100	20	2000	4000
Chanacur	100	60	6000	100	60	6000	12000
joch	50	40	2000	0	0	0	2000
Soft drink	60	30	1800	100	30	3,000	4,800
Water	50	20	1000	100	20	2,000	3,000
Chipes	200	10	2000	0	0	0	2,000
Tea	20	100	2000	0	0	0	2,000
Suger	20	70	1400	0	0	0	1,400
Cake	30	30	900	0	0	0	900
Others	0	0	20000	0	0	27,000	47,000
Load	0	0	10000	0	0	10,000	10,000
Security	0	0	15000	0	0	0	15,000
<b>Total</b>			<b>64100</b>			<b>50,000</b>	<b>114,100</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Corling corner items etc	5400	162000	1944000	2041200	2143260
<b>Total Sales(A)</b>	<b>5400</b>	<b>162000</b>	<b>1944000</b>	<b>2041200</b>	<b>2143260</b>
<b>Less Variable Expense (B)</b>					
Corling corner items etc	4752	142560	1710720	1796256	1886069
<b>Total Variable Expense</b>	<b>4752</b>	<b>142560</b>	<b>1710720</b>	<b>1796256</b>	<b>1886069</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>648</b>	<b>19440</b>	<b>233280</b>	<b>244944</b>	<b>257191</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	144000	1728000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Guard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobile Bill		700	8400	0	0
<b>Total Fixed Cost (D)</b>		<b>14400</b>	<b>169200</b>	<b>293100</b>	<b>1877415</b>
<b>Net Profit (E)= [C-D]</b>		<b>5040</b>	<b>60480</b>	<b>63504</b>	<b>66679</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	60,480	63504	66679.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		40480	83984
	<b>Total Cash Inflow</b>	<b>110,480</b>	<b>103,984</b>	<b>150,663</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>40,480</b>	<b>83,984</b>	<b>130,663</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 02 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







# বিস্মিল্লাহ কুলিং কর্নার এন্ড স্টেশনারী

ডোমুরিয়া রোড, রাজাপুর বাজার, ফেনী।

শ্রোঃ নিসান মোবাইল ০১৭০৩-৭১৬০১৬









