

Proposed NU Business Name: **BISMILLAH ENTERPRISE**



Project identification and prepared by: Aowlad Hossain ,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAIFUL ISLAM
Age	:	10-12-1984 (33 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Middle Dolia P.O: Balua Chawmohoni ; P.S: Feni Sadar. Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	FULOWARA BEGUM
(iii) Father's name	:	MD ZAMAL UDDIN
(iv) GB member's info	:	Branch: Baluwa, Chawmohoni Centre # 47 (Female), Member ID: 2634, Group No: 08 Member since: 06-07-1998 To 01-08- 1996 (08Years) First loan: BDT 5.000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(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	:	05 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-629790
Family's Contact No.	:	01860-870988
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FULOWARA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH ENTERPRISE
Location	:	Biman bondor rod, C O office ,Feni
Total Investment in BDT	:	BDT 300,000
Financing	:	Self BDT 250,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Coil, Cable, Holder, Energy Light etc.▪Average 25% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 05 employee.▪Collects goods from Feni Sadar.▪Agreed grace period is 3 months.

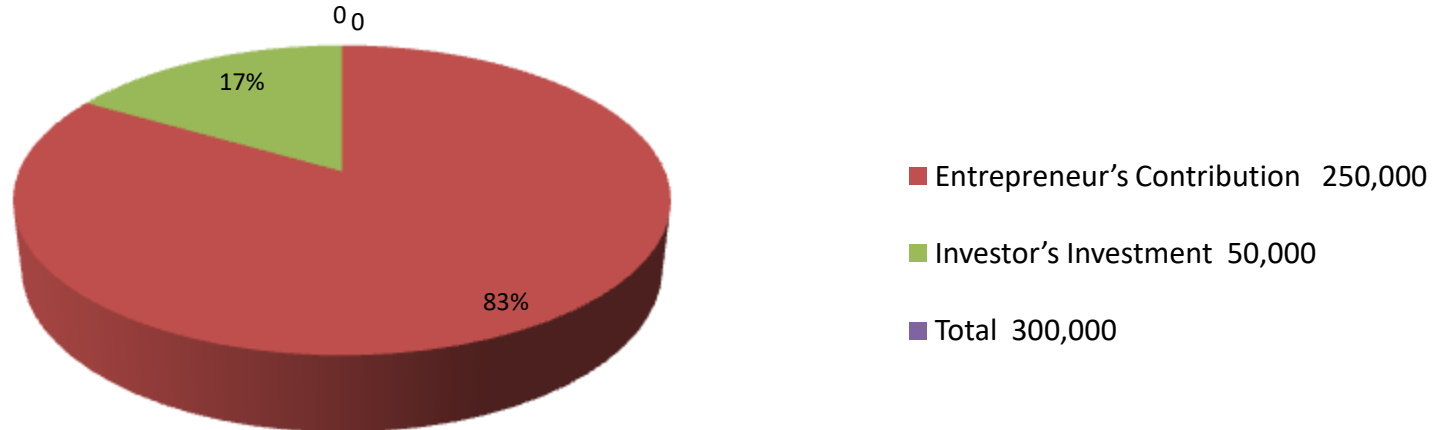
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Coil, Cable, Holder, Energy Light etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less Variable Expense			
Coil, Cable, Holder, Energy Light etc	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less Variable Expense			
Rent		1,500	18,000
Electricity bill		400	4,800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary(Staff)		5,000	60,000
Entertainment		500	6,000
Mobile bill		300	3,600
Total fixed cost (D)		14,700	176,400
Net Profit (E)= [C-D]		15,300	183,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Coile Larki	10	14225	142,250	3.5	14225	50,000	192,038
Cable	10	2100	21,000	0	0	0	21,000
Holder	10	6000	60,000	0	0	0	60,000
Socket	10	300	3,000	0	0	0	3,000
Plag	5	840	4,200	0	0	0	4,200
Serkit Breaker	5	1800	9,000	0	0	0	9,000
Cut Out	2	360	720	0	0	0	720
Lock	8	100	800	0	0	0	800
Energy Light	100	100	10,000	0	0	0	10,000
Others	1	3030	3,030	0	0	0	3,030
Security	0	0	0	0	0	0	0
Total	161	28855	250,000	3.5	14225	50,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Coil, Cable, Holder, Energy Light etc	6,000	180,000	2160000	2268000	2381400
Total Sales (A)	6,000	180,000	2160000	2268000	2381400
Less Variable Expense					
Coil, Cable, Holder, Energy Light etc	4,800	144,000	1728000	1814400	1905120
Total variable Expense (B)	4,800	144,000	1728000	1814400	1905120
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432000	453600	476280
Less Variable Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		600	7,200	7,700	8,000
Transportation		2,300	27,600	28,000	28,500
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		15,300	183,600	184,700	185,800
Net Profit (E)= [C-D]		20,700	248,400	268,900	290,480
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	248,400	268,900	290,480
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		228,400	477,300
	Total Cash Inflow	298,400	497,300	767,780
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	228,400	477,300	747,780

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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



এখানে রোলার লাকেরী পাইকারী ও
খুচরা বিক্রি করা হয়।
মোঃ সাহিবুল ইসলাম
৯৭৯০, ০১৯৮৪-৮৬৫৩৫৮

বিসুমিল্লাহ এ.টারপ্রাইজ

মাননীয় ইলেক্ট্রিক, হার্ডওয়্যার সামগ্রী পাইকারী ও খুচরা বিক্রেতা।

এখানে রোলার লাকেরী পাইকারী ও
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FAMILY PICTURE

