

Proposed NU Business Name: **BISMILLAH ENTERPRISE**



Project identification and prepared by: Mr. Kabir Raksam
Taherpur Unit , Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. HABIBUR RAHMAN
Age	:	01-01-1986(32Years)
Education, till to date	:	AM.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 brother & 2 sister
Address	:	Vill: tebaria,P.O: taherpur,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. NURJAHAN BIBI
(iii) Father's name	:	MD.A. SAMAD PRANG
(iv) GB member's info	:	Branch: shilmaria Centre # 77(Female), Member ID: 5613/2 Group No: 04 Member since: 2008 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 20000
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Trak vara deowa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01783735786
Father's Contact No.	:	01850479747
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NURJAHAN joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

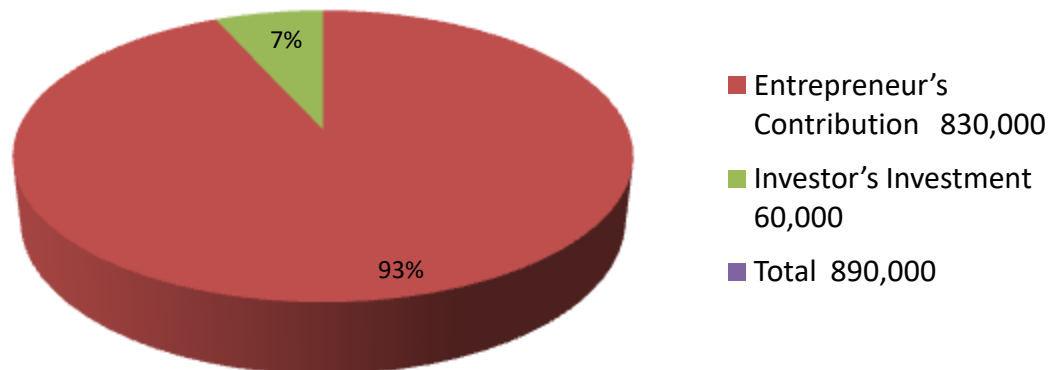
Business Name	:	BISMILLAH ENTERPRISE
Location	:	Tebaria, taherpur, puthia,Rajshahi
Total Investment in BDT	:	BDT 890,000
Financing	:	Self BDT 830,000-(from existing business) 93% Required Investment BDT 60,000/-(as equity) 7%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	30ft x 15 ft = 450 ft
Security of the shop	:	-150,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric and L.P Gas Product.▪The business is operating by entrepreneur. Existing no employees.▪Average gain 15%▪The Shop is rent.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense		0	
sales of product	3,400	102,000	1224000
Total variable Expense (B)	3,400	102,000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		4000	48,000
Electricity Bill		1000	12,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		1000	12,000
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
gus chula	80	1500	120,000				200,000
electronics product			100,000				100,000
gus scilender	50	2000	100,000				8,000
others			10,000				10,000
electronics product kroy						60000	60,000
Scicurity			530,000				
Total	130	3500	830000		0	60000	890000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
sales	5000	150000	1800000	1890000
Total Sales(A)	5000	150000	1800000	1890000
Less Variable Expense (B)				
sales	4250	127500	1530000	1606500
Total Variable Expense	4250	127500	1530000	1606500
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500
Less Fixed Expense				
Rent		4000	48000	48000
Electric Bill		1000	12000	144000
Transportaion		200	2400	2520
Salary (Self)		5000	60000	60000
Salary (Staff)		1000	12000	12000
Entertainment		200	2400	2400
Guard			0	0
Generator		100	1200	1200
Mobile Bill			0	0
Total Fixed Cost (D)		11500	136800	268920
Net Profit (E)= [C-D]		11000	132000	138600
Investment Pay Back			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	132,000	138600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		96000
	Total Cash Inflow	192,000	234,600
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	96,000	198,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: taherpur,puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family Picture

