

## Proposed NU Business Name: **BISMILLAH VARIETISE STORE**



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	:	<b>MD. FAYEZUR RAHAMAN</b>
Age	:	03-05-1989 ( 27Years )
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Khamarmaria , P.O: Shatbaria, P.S: Puthia Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. HAMIDA BANU</b>
(iii) Father's name	:	<b>MD. FARID UDDIN MOLLA</b>
(iv) GB member's info	:	Branch: Shilmaria,Puthia ,Centre # 01(Female), Member ID: 1017/6, Group No: 02 Member since: 2000 To (16Years) First loan: BDT -4,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 2,840
(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. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-031273
Brother's Contact No.	:	01734-245418
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HAMIDA BANU** joined Grameen Bank since 16 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BISMILLAH VARIETISE STORE</b>
Location	:	Nogorpara, Puthia, Rajshahi .
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT -20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

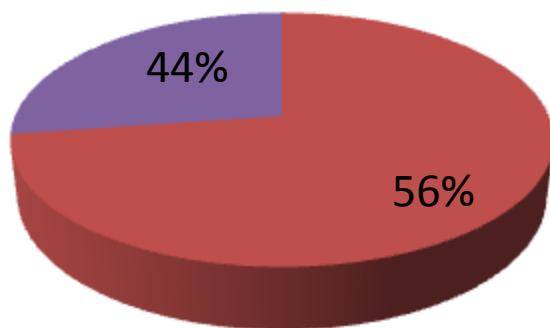
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3,000	90,000	1080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1080,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Rent		400	4,800
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		50	600
Bank Charge		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,250</b>	<b>87,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,250</b>	<b>75,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (2x1,800)	3,600	20,000	23,600
Dale (20x100)	2,000	10,000	12,000
Flower (2x850)	1,700	10,000	11,700
Vushi (2x1,300)	2,600	0	2,600
Sugar	0	10,000	10,000
Oil (50x90)	4,500	0	4,500
Cosmetic	10,000	0	10,000
Detergent (30kgx90)	2,700	0	2,700
Electronic Item	5,000	0	5,000
Others	7,900	0	7,900
<b>Total</b>	<b>40,000</b>	<b>50,000</b>	<b>90,000</b>

## Source of Finance



- Intreprenuer's Contibution 40,000
- Investor's Investment 50,000
- Total 90,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery Item	4,000	120,000	1440,000	1512,000	1587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1440,000</b>	<b>1512,000</b>	<b>1587,600</b>
<b>Less. Variable Expense</b>					
Grocery Item	3,400	102,000	1224,000	1285,200	1349,460
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1224,000</b>	<b>1285,200</b>	<b>1349,460</b>
<b>Contribution M. (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		400	4,800	4,800	4,800
Electricity Bill		400	4,800	4,800	4,800
Transportation		1,500	18,000	18,900	19,845
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		300	3,600	3,780	3,969
Guard		50	600	600	600
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
<b>Total Fixed Cost</b>		<b>8,150</b>	<b>97,800</b>	<b>99,120</b>	<b>100,506</b>
<b>Net Profit (E) [C-D)</b>		<b>9,850</b>	<b>118,200</b>	<b>127,680</b>	<b>137,634</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	118,200	127,680	137,634
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		98,200	107,680
	<b>Total Cash Inflow</b>	<b>168,200</b>	<b>225,880</b>	<b>245,314</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)	20,000	20,000	20,000
	<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>98,200</b>	<b>205,880</b>	<b>225,314</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

















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Form with header 'জাতীয় স্বাস্থ্য' and handwritten entries for name, date, and other details.

Handwritten text: *Handwritten text in Bengali script*

Form titled 'ডনং জিউপাড়া ইউনিয়ন' with various fields and handwritten notes.

NATIONAL ID CARD / জাতীয় পরিচয় পত্র with photo and personal details.

Form with a barcode and handwritten text at the bottom.



# Family Picture

