

Proposed NU Business Name: **FOZLU PAN STORE**



Project identification and prepared by: MD.Majnu Hossen,
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FOZLUR RAHMAN
Age	:	10-05-1984 (33 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Bother 2 Sister
Address	:	Vill: Town Koloni, P.O: Sherpur, P.S: Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MST. FATAMA BEGUM
(iv) GB member's info	:	LET.DELOAER HOSSEN Branch:Dhouant ,Centre # 65 (Female), Member ID: 6126/1; Group No:01 Member since: 20-01-2012(05 Years)
Further Information:		First loan: -10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 30,000, Outstanding loan: 18,120/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-060881
Mother's Contact No.	:	01778-931042
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FATAMA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FOZLU PAN STORE
Location	:	Baststen, Sherpur.
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/- (from existing business) 37% Required Investment BDT 50,000/- (as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	08 ft x 09ft = 72 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Khaci, Topa-1, Topa-2, Dala, Kula, Chailon, Etc.▪ Average 25% gain on sale.▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪ The shop is rented.▪ Collects goods from Bogra.▪ Agreed grace period is 3 months.

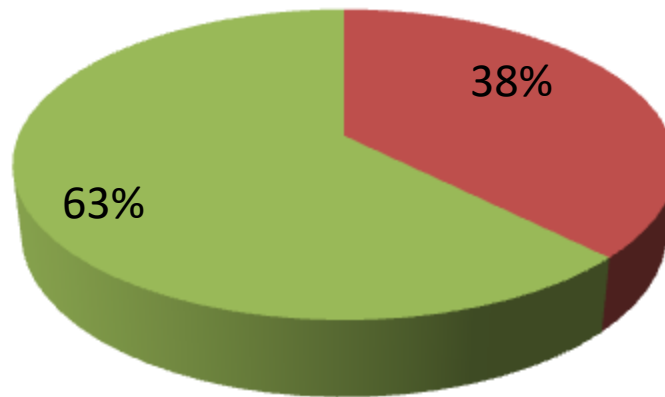
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Drnigkig Water, Biscut Item, Pan, Supari,Etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Drnigkig Water, Biscut Item, Pan,Supari,Etc.	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000
Less. Fixed Expense			
House rant		3,000	36,000
Electricity Bill		800	9,600
Transportation		300	3,600
Salary (self)		4,000	48,000
Salary (staf)		4,000	48,000
Entertainment		200	2,400
Guard		300	3,600
Mobile Bill		300	3,600
Total fixed Cost (D)		12,900	154,800
Net Profit (E) [C-D)		14,100	169,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Drnigkig Water	5	600	3,000	35	600	21,000	24.000
Biscut Item	-	-	5,000	-	-	10,000	15.000
Koial	90	55	5,000	50	55	2,750	7.750
Shop	67	30	2,000	80	30	2,400	4,400
Pan	-	-	3,000	-	-	3,000	6,000
Supari	-	-	2,000			3000	5,000
Other	-	-	10,000	-	-	7,850	17,850
Total	162		30,000	165		50,000	80,000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Drnigkig Water, Biscut Item, Pan,Supari,Etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense	0				
Drnigkig Water, Biscut Item, Pan,Supari,Etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total variable Expense (B)	3,500	105,000	1,260,000	1,323,000	1,389,150
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
House rant		3000	36,000	36,000	36,000
Electricity Bill		800	9,600	9,600	9,600
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		4000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Guard		300	3,600	3,600	3,600
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		13,000	156,000	156,000	156,000
Net Profit (E) [C-D]		32,000	384,000	411,000	439,350
Investment Payback			20,000	20,000	20,000

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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	384,000	411,000	439,350
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		364,000	755,000
	Total Cash Inflow	434,000	775,000	1,194,350
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	364,000	755,000	1,174,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 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











FAMILY PICTURE

