

Proposed NU Business Name: **FORHAD STORE**



Project identification and prepared by: Md :Anarul Islam,
Mawna Unit, Gazipur

Project verified by: Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NURUL Amin
Age	:	13-03-1994(23Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers
Address	:	Vill: Talihati P.O:Tangra.P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SEFALE
(iii) Father's name	:	MOTIURE RAHMAN
(iv) GB member's info	:	Branch:Tangra, Sreepur , Centre # 78 (Female), Member ID: 7405/3, Group No: 02 Member since: 04-07-2012 (05Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 5,000.Outstanding loan: 5,000/-
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-994432
Family's Contact No.	:	01721-238965
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna, Gaziour.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEFALE joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FORHAD SSTORE
Location	:	Telihatimor, Sreepsur, Gazipur.
Total Investment in BDT	:	BDT1,10,000 /-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10ft x 10 ft= 100ft square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Rice ,Soyabin,Soap,Biscuit, Chanachur, Chips, Oil, Salt, Potato, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed▪The shop is rented.▪Collects goods from Mawna.▪Agreed grace period is 3 months

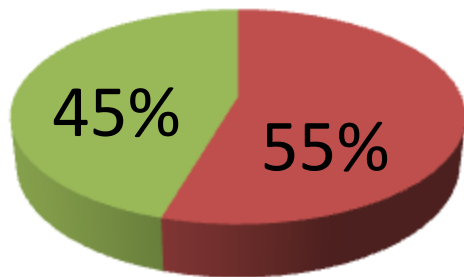
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice ,Soyabin,Soap,Biscuit, Chanachur, Chips, Oil etc.	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)	3,75	11,250	1,35,000
Less. Fixed Expense			
Rent		5,00	6,000
Electricity Bill		3,00	3,600
Transportation		5,00	6,000
Salary (self)		4,000	48,000
Entertainment		4,00	4,800
Mobile Bill		5,00	6,000
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		5,050	60,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soap	40	35	1,400	50	35	1,750	3,150
OIL	25	95	2,375	60	45	2,700	5,075
Doul	15	105	1,575	20	105	2,100	3,675
Sogar	30	50	1,500	40	50	2,000	3,500
Bisket	25	450	11,250	25	450	11,250	22,500
Powder	50	45	2,250	0	0	0	2,250
Others	-	-	9,650	-	-	30,200	39,850
Security			30,000	-	-	0	3,0000
Total			60,000			50,000	1,10,000

Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 50,000

■ Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice ,Soyabin,Soap,Biscuit, Chanachur, Chips, Oil etc.	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Total variable Expense (B)	3,400	1,02,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)	6,00	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		5,00	6,000	6,000	6,000
Electricity bill		8,00	9,600	9,800	10,000
Transportation		1,800	21,600	21,800	22,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		7,00	8,400	8,600	8,800
Mobile Bill		8,00	9,600	9,800	10,000
Total Fixed Cost		8,600	1,03,200	1,04,000	1,04,800
Net Profit (E) [C-D)		9,400	1,12,800	1,22,800	1,33,340
Investment Payback			20,000	20,000	20,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,12,800	1,22,800	1,33,340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		97,800	2,00,600
	Total Cash Inflow	1,62,800	2,20,600	3,33,940
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	5,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	65,000	20,000	20,000
3	Net Cash Surplus	97,800	2,00,600	3,13,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

