

Proposed NU Business Name: **M/S FORHAD ENTERPRISE**

Project identification and prepared by: Md. Kazem Uddin,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FORHAD HOSSAIN
Age	:	27-10-1993 (24 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	1 Sisters
Address	:	Vill: Telipara P.O: Chandona;P.S: Gazipur Sadar ;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	:	FATEMA KHATUN
(iii) Father's name	:	MD AB. BAREQUE
(iv) GB member's info	:	Branch: Bashon , Centre # 70(Female), Member ID: 6251 , Group No: 02 Member since: 02-05-1993 (25 Years) First loan: BDT 40,000/- Last loan : 200,000 Outstanding loan: Nil
Further Information:		
(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	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Dealership of Pran(RFL GROUP)
Other Own/Family Sources of Liabilities	:	Dealership of Pran(RFL GROUP)
Entrepreneur Contact No.	:	01711-442221
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA KHATUN joined Grameen Bank since 25 years ago. At first she took BDT 40,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

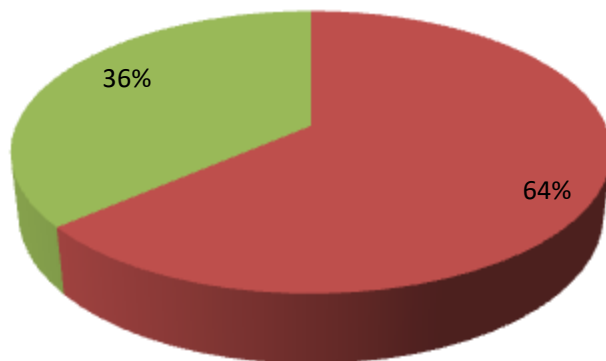
Business Name	:	: M/S FORHAD ENTERPRISE
Location	:	T.N.T More Telipara,Gazipur
Total Investment in BDT	:	BDT 115,0000/-
Financing	:	Self BDT 700,000/- (from existing business) 64% Required Investment BDT 4,00,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 8,000
Size of shop	:	25 ft x 12 ft= 300 square ft
Security of the shop	:	90,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice ,Sugar,Oil,Mosla Item,Soap-Wassing Power,Bekery Item,Cosmetics Item,Soft drinks etc. ▪Average 13% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop. ▪Collects goods from Chowrasta Gazipur.. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	10000	300000	3600000
	0	0	0
Total Sales (A)	10000	300000	3600000
Less Variable Expense			
Grocery	8700	261000	3132000
Total variable Expense (B)	8,700	261000	3132000
Contribution Margin (CM) [C=(A-B)]	1,300	39000	468000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		400	4800
Transportation		600	7200
Salary (self)		7000	84000
Salary(Staff)		8000	96000
Entertainment		400	4800
Guard		0	0
Generator		200	2400
Bank charge		0	0
Mobile bill		400	4800
Total fixed cost (D)		19,000	228000
Net Profit (E)= [C-D]		20,000	240000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	60	2100	126,000	40	2,100	84,000	210,000
Suger	10	3250	32,500				32,000
Security	0	0	90,000	0	0	0	90,000
Soft drinks	10	680	6,800	5	680	3,400	10,200
Potato	10	350	3,500			2,500	6,000
Cosmetic Item	100	120	12,000	80	120	9,600	21,600
Soap& Wossanig Power	1	5000	5,000	0	0	0	0
Bekery Item,	1	5000	5,000	0	0	0	0
Dal	18	5800	104,400	20	5,800	116,000	220,400
Soyabin Oil	10	14800	148,000	10	14,800	14,800	162,800
rice	35	2500	87,500	20	2,500	2,500	90,000
Polao rice	5	3400	17,000			14,000	31,000
Others	0	0	62,300	0	0	149,700	212,000
Total	260	0	700,000	205	0	400,000	1,100,000



- Total 1,100,000
- Entrepreneur's Contribution 700,000
- Investor's Investment 400,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery	13000	390000	4680000	4914000
		0	0	0
Total Sales (A)	13000	390000	4680000	4914000
Less Variable Expense			0	
Grocery	11310	339300	4071600	4275180
			0	
Total variable Expense (B)	4,785	143550	1722600	1808730
Contribution Margin (CM) [C=(A-B)]	1,690	50700	608400	638820
Less Variable Expense			0	
Rent		2,000		0
Electricity bill		400	4800	5300
Transportation		600	7200	7,700
Salary (self)		7000	84000	60000
Salary(Staff)		8000	96000	96000
Entertainment		400	4800	4800
Guard		0	0	0
Generator		200	2400	2400
Bank charge		0	0	0
Mobile bill		400	4800	4900
Total fixed cost (D)		19,000	201,600	178,700
Net Profit (E)= [C-D]		31700	380400	460,120
Investment Payback			240,000	240,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	400,000	
1.2	Net Profit	380400	460,120
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		540,400
	Total Cash Inflow	780400	1000520
2	Cash Outflow		
2.1	Purchase of Product	400,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	240,000	240,000
	Total Cash Outflow	640,000	240,000
3	Net Cash Surplus	540,400	760520

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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





















