

Proposed NU Business Name: **MS FOZLUL STORE**



Project identification and prepared by: Most. Mafuza Khatun,
Sokhipur Unit, Tangail

Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FOZLUL
Age	:	01-12-1994 (23 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Sister
Address	:	Vill: Kirton Khola, P.O: Kochua, P.S: Sokhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FUL KHATUN
(iii) Father's name	:	MD HALIM
(iv) GB member's info	:	Branch: Sokhipur, Centre # 25 (Female), Member ID: 7852, Group No: 15 Member since: 25-04-1995 (24 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 47,000/-, Outstanding loan: BDT45,966/-
(v) Who pays GB loan installment	:	Mother
(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	:	5 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.	:	01750-558020, 01831125641
Mother's Contact No.	:	01833565451
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FUL KHATUN joined Grameen Bank since 24 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS FOZLUL STORE
Location	:	Women College Road, Sokhipur, Tangail
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 12 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪ Currently run a grocery shop.▪ Average 20% gain on sales.▪ The business is operating by entrepreneur. Existing no employees.▪ Collects goods from Tangail.▪ The shop is owned.▪ Agreed grace period is 3 months.

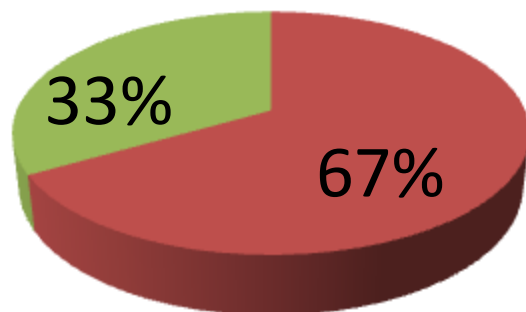
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Grocery item	48,000	576,000
Total variable Expense (B)	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	12,000	144,000
Less. Fixed Expense		
Electricity Bill	600	7,200
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	400	4,800
Total fixed Cost (D)	6,300	75,600
Net Profit (E) [C-D]	5,700	68,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sugar	1	3600	3,600	1	3600	3,600	7,200
Rice	2	2900	5,800	2	2900	5,800	11,600
Soyabin	1	20000	20,000	1	20000	20,000	40,000
Mustard	1	10000	10,000	1	10000	10,000	20,000
Salt	1	2000	2,000	1	2000	2,000	4,000
Biscuit	1	7000	7,000	1	7000	7,000	14,000
Others	1	51600	51,600	1	1600	1,600	53,200
Total	8	97100	100,000	9	47,100	50,000	150,000

Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 50,000

■ Total 150,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Grocery item	85,000	1,020,000	1,071,000	1,124,550
Total Sales (A)	85,000	1,020,000	1,071,000	1,124,550
Less. Variable Expense				
Grocery item	68,000	816,000	856,800	899,640
Total variable Expense (B)	68,000	816,000	856,800	899,640
Contribution Margin (CM) [C=(A-B)]	17,000	204,000	214,200	224,910
Less. Fixed Expense				
Electricity Bill	600	7,200	8,000	8,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	500	6,000	7,000	8,000
Total Fixed Cost	6,500	78,000	80,500	82,500
Net Profit (E) [C-D]	10,500	126,000	133,700	142,410
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	126,000	133,700	142,410
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		106,000	219,700
	Total Cash Inflow	176,000	239,700	362,110
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	106,000	219,700	342,110

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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

