

Proposed NU Business Name: MS. OSMAN DEPARTMENTEL STORE



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MS.OSMAN DEPARTMENTEL STORE
Age	:	01/06/1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	04 Brothers 3 sisters
Address	:	Vill: Durga Pur Shinghonagar, P.O: Koroiya Bazar, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JORIFA KHATUN
(iii) Father's name	:	HAZI AMIR HOSSAIN
(iv) GB member's info	:	Branch: Ghopal, Centre # 17/(Female), Member ID:1514 Group No: 02 Member since: 05-03-1990-1996 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 0,00/-
(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	:	Five years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811-781485
Mother's Contact No.	:	01798-603317
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORIFA KHATUN joined Grameen Bank since 20 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

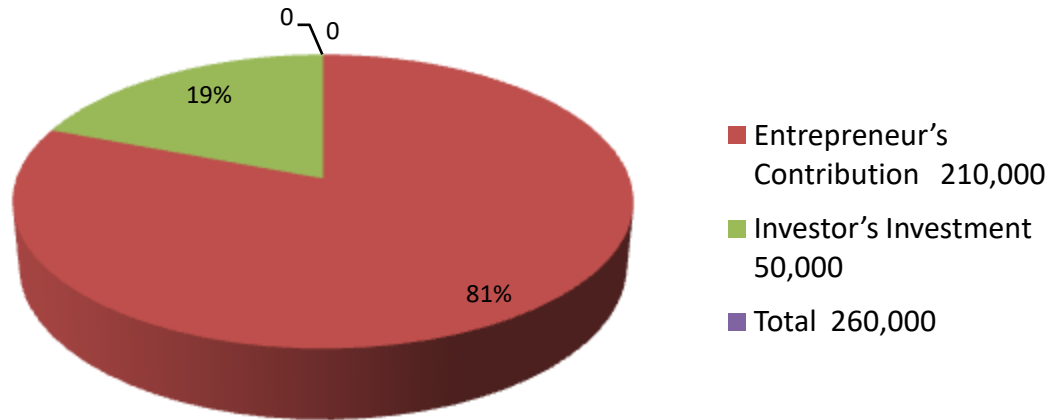
Business Name	:	MS.OSMAN DEPARTMENTEL STORE
Location	:	Koroiya Bazar , Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 2,10,000/- (from existing business) 81% Required Investment BDT,50,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10ft. = 150 square ft
Security of the shop	:	25,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Rice,Soft drink,Soyabean oil,Parasut oil,soap etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in Rent place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Soft drink,Soyabeen oil,Parasut oil,soap etc.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Rice,Soft drink,Soyabeen oil,Parasut oil,soap etc.	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8900	106800
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
rice	25,000	37,500	62,500
soft drink	10,000	0	10,000
soyabeen oil	20,000	12,500	32,500
parasut oil	20,000	0	20,000
soap	8,000	0	8,000
biscuit	12,000	0	12,000
ice cream	30,000	0	30,000
cosmetics	40,000	0	40,000
others	20,000	0	20,000
security	25,000	0	25,000
Total	210,000	50,000	260,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Soft drink,Soyabeen oil,Parasut oil, etc.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Rice,Soft drink,Soyabeen oil,Parasut oil, etc.	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8900	103200	103780	104369
Net Profit (E)= [C-D]		6850	82200	86310	90626
Investment Pay Back			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	82,200	86310	90625.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62200	128510
	Total Cash Inflow	132,200	148,510	219,136
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	62,200	128,510	199,136

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 shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









এখানে
রবি
দিন
পাও

বিল সিক্সেস

Coca-Cola

TRINAPHO

বাংলাদেশ

ফ্রায়েড স্ন্যাকস

ফ্রায়েড স্ন্যাকস