

Proposed NU Business Name: **Ghas Foring Super Shop**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Mosarraf Hosen
Age	:	01-02-1983 (35 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Chamurkhan ,P.O:Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Mojeron Nessa
(iii) Father's name	:	Md Abdur Razzak
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 32 (Female), Member ID: 2803/1 , Group No: 02 Member since: 05-08-2003 (15Years) First loan: BDT = 5,000 /- Last Loan=70,000/- Outstanding loan:= Nill
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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-007170
Family's Contact No.	:	01777-441212
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Mojeron Nessa joined Grameen Bank since 15 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	:	Ghas Foring Super Shop
Location	:	Kanchkura,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 560,000/-
Financing	:	Self BDT 460,000/- (from existing business) 82% Required Investment BDT 100,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	34 ft x 14 ft= 476 square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionary, Cosmetics, Grocery etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is rented .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

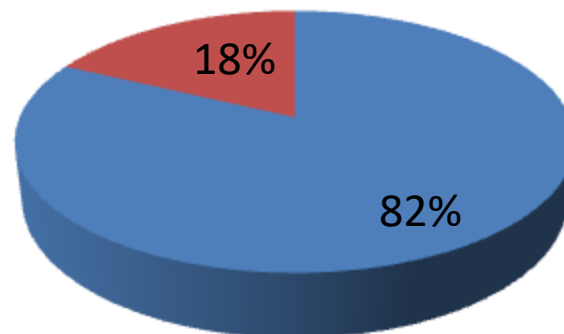
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionary & Cosmetics	5,500	165,000	1,980,000
	0	0	0
Total Sales (A)	5,500	165,000	1,980,000
Less. Variable Expense			
Confectionary & Cosmetics	4,400	132,000	1,584,000
Total variable Expense (B)	4,400	132,000	1,584,000
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		8000	96,000
Transportation		1,000	12,000
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (sttaf)		8,000	96,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		26,800	321,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Milk	45	566	25470	Milk	5	566	2830	28,300
Shampu	25	630	15750	Shampu	8	630	5040	20,790
Parfume	20	2100	42000	Parfume	5	2100	10500	52,500
Oil	55	500	27500	Oil	15	500	7500	35,000
Chocklet	25	1200	30000	Chocklet	20	1200	24000	54,000
Biomil	15	1100	16500	Biomil	10	1100	11000	27,500
Lactozen	18	2200	39600	Lactozen	10	2200	22000	61,600
Becary	80	250	20000	Becary	20	250	5000	25,000
Cosmatics	115	150	17250	Cosmatics	20	150	3000	20,250
Advance	1	200000	200000				0	200,000
Others			25930	Others			9,130	35,060
Total			460,000				100,000	560,000

Source of Finance

■ Entrepreneur's contibution 460000 ■ Investor's Investment 100000 ■ Total 560000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Confectionary & Cosmetics	6,500	195,000	2,340,000	2,457,000	2,579,850
	0	0	0	0	0
Total Sales (A)	6,500	195,000	2,340,000	2,457,000	2,579,850
Less. Variable Expense					
Confectionary & Cosmetics	5,200	156,000	1,872,000	1,965,600	2,063,880
Total variable Expense (B)	5,200	156,000	1,872,000	1,965,600	2,063,880
Contribution Margin (CM) [C=(A-B)]	1,300	39,000	468,000	491,400	515,970
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		8400	100,800	105,840	111,132
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		600	7,200	7,560	7,938
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		8,000	96,000	100,800	105,840
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		27,400	328,800	339,840	351,432
Net Profit (E) [C-D]		11,600	139,200	151,560	164,538
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	139,200	151,560	164,538
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		99,200	210,760
	Total Cash Inflow	239,200	250,760	375,298
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	99,200	210,760	335,298

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
Own Business : 04 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

শ্রী মাস ফুডিং সুপার স্টোর্

প্রোগ্রামার: ...
কাঁচকুড়া বাজার, উত্তর খান, ঢাকা
মোবাইল: ০১৯১৪ ৩৯৩০৩৮, ০১৭৭৭ ৪৪১১১১





















FAMILY PICTURE

