

Proposed NU Business Name: M/S AFZAL STORE

Project identification and prepared by: Monorangon,
Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AFZAL BISWAS
Age	:	10-04-1994(22 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother
Address	:	Vill: Rantonpur, P.O: Ponchosar P.S: Munshiganj sadar Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	VHANU BISWAS
(iii) Father's name	:	MD MANIK BISWAS
(iv) GB member's info	:	Branch: Rampal, Centre # 26 (Female), Member ID: 9105/1, Group No: 13 Member since: 20-04-1997-2012 (2 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: BDT 18,680/-
(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	:	Four years experience in running business. He has training four years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01982-618898
Mother's Contact No.	:	01946-963810
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

VHANU BISWAS joined Grameen Bank since 15 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	:	M/S AFZAL STORE
Location	:	Ratonpur, Ponchosar, Munshiganj.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000(from existing business) 50 % Required Investment BDT 50,000(as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, salt,sugar,drinking water, oil,juce,chips, etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing.no employee.▪He is doing his business in renting place.▪Collects goods from Rikabi bazar,Munshiganj.▪Agreed grace period is 3 months.

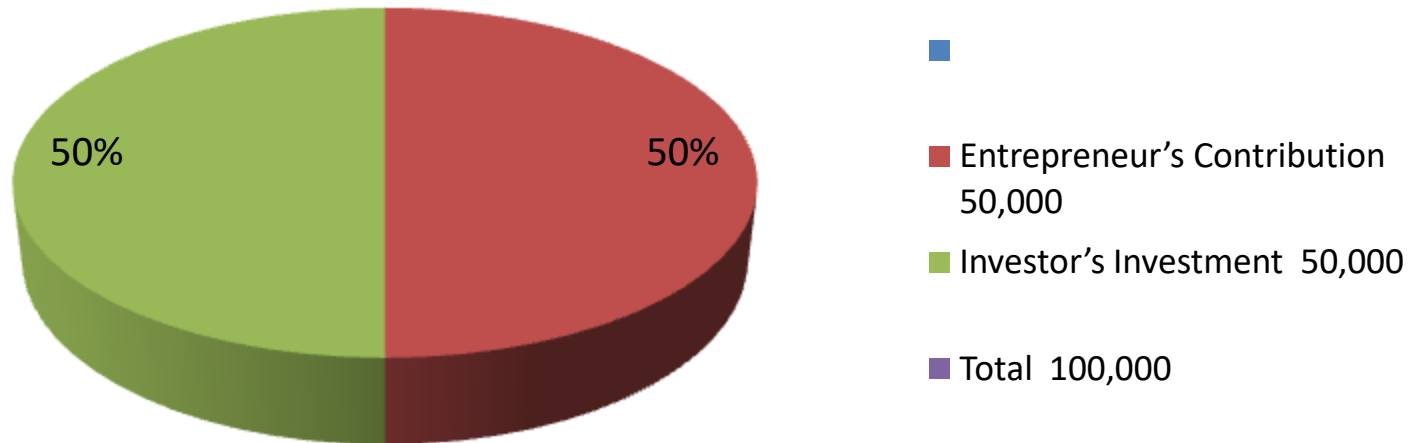
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Grocery item	1,700	51,000	6,12,000
Total variable Expense (B)	1,700	51,000	6,12,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	1,08,000
Less. Fixed Expense			
Electricity Bill		400	4,800
Mobile Bill		400	4,800
Transportation		500	6,000
Salary (self)		5,000	60,000
Rent		1,000	12,000
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		17,00	20,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (2b x 2600t)	5,200	10,400	15,600
Oill	2,000	2,500	4,500
Sugar (10b x 2600)	26,000	3,000	29,000
Juce (4k x 61)	2,000		2,000
Chips	1,296	-	1,296
Other	36,904	34,000	70,904
Total	50,000	50,000	1,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd Year	3 rd Year
Revenue (sales)					
Grocery item	2,500	75,000	9,00,000	9,45,000	9,92,250
Total Sales (A)	2,500	75,000	9,00,000	9,45,000	9,92,250
Less. Variable Expense					
Grocery item	2,125	63,750	7,65,000	8,03,250	8,43,412
Total variable Expense (B)	2,125	63,750	7,65,000	8,03,250	8,43,412
Contribution Margin (CM) [C=(A-B)]	375	11,250	1,35,000	1,41,750	1,48,837
Less. Fixed Expense			,		
Electricity Bill		400	4,800	4,800	4,800
Mobile Bill		400	4,800	4,800	4,800
Transportation		500	6,000	6,200	6,400
Salary (self)		5,000	60,000	60,000	60,000
Rent		1,000	12,000	12,000	12,000
Total Fixed Cost		7,300	87,600	87,800	88,000
Net Profit (E) [C-D]		3,950	47,400	53,950	60,837
Investment Payback			24,000	24,000	24,000

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	47,400	53,950	60,837
1.3	Depreciation (Non cash item)	0		
1.4	Opening Balance of Cash Surplus		23,400	53,350
	Total Cash Inflow	97,400	77,350	114,187
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)	24,000	24,000	24,000
	Total Cash Outflow	74,000	24,000	24,000
3	Net Cash Surplus	23,400	53,350	90,187

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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

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লাভলী

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IMPROVED
QUALITY & CRISP

MESH
NET WEIGHT 50 KG

Mr. Max
Mr. Max



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