

Proposed NU Business Name: **MS.MOAZZEM VARAITIES STORE**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOAZZEM HOSSAIN
Age	:	02/03/1984 (33 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	02 Brother 06 Sisters
Address	:	Vill: Bathaniya, P.O: West Shilua, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE: SUFIA KHATUN
(iii) Father's name	:	MD. ALI ASRAF
(iv) GB member's info	:	Branch: Pathan nager, Centre # 14/(Female), Member ID:2143, Group No: 02 Member since: 05-03-1991-1997 First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT 0,00/-
Further Information:		
(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	:	Eight 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.	:	01817-109770
Mother's Contact No.	:	01881-936130
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE:SUFIA 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 house repair.

Proposed Nobin Udyokta Business Info

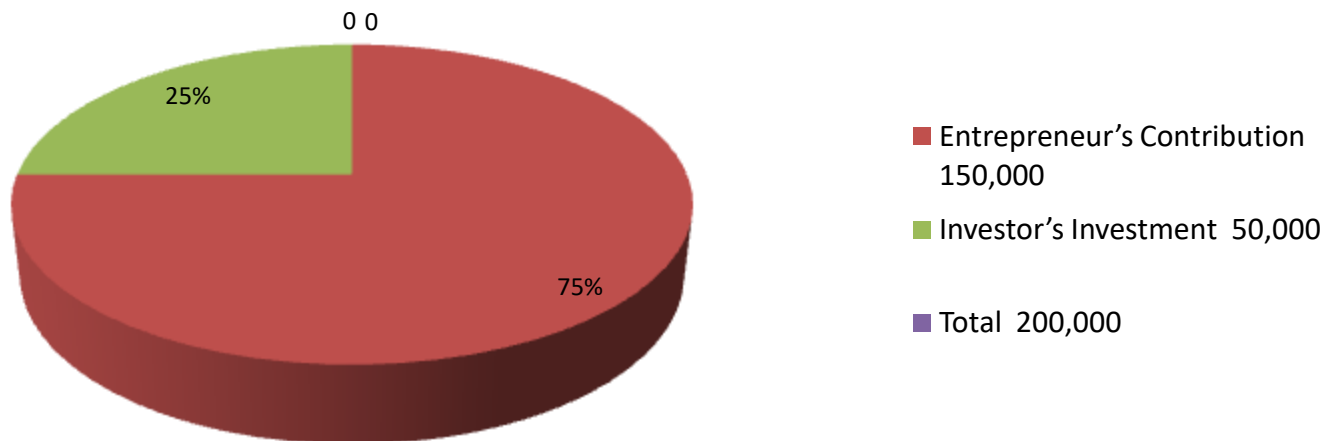
Business Name	:	MS.MOAZZEM VARAYTIES
Location	:	Daiya Bibir Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 75% Required Investment BDT,50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft. = 200 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like soft drink,parasut oil,musterd oil, soap,ice cream,etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
soft drink,parasut oil,musterd oil, soap,etc.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
soft drink,parasut oil,musterd 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		2000	24000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8800	105600
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
soft deink	8,000	30,000	38,000
parasut oil	8,000	20,000	28,000
musterd oil	8,000	0	8,000
soyabeen oil	4,000	0	4,000
soap	4,000	0	4,000
khata	3,000	0	3,000
biscuit	5,000	0	5,000
ice cream	60,000	0	60,000
others	20,000	0	20,000
security	30,000	0	30,000
Total	150,000	50,000	200,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
soft drink,parasut oil,musterd oil, soap,etc.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
soft drink,parasut oil,musterd oil, soap,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		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8800	102000	102580	103169
Net Profit (E)= [C-D]		6950	83400	87570	91949
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	83,400	87570	91948.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63400	130970
	Total Cash Inflow	133,400	150,970	222,919
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	63,400	130,970	202,919

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







D & G
DOLCE & GABBANA

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জয় গোপাল
দধি ভান্ডার
৩৫ কাপ দধি, দধি, মিষ্টি
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