

## Proposed NU Business Name: **MESAS FEROZA STORE**



Project identification and prepared by: MD.ANISAR RAHAMAN  
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD:ANOWAR HOSSEN</b>
Age	:	27-01-1986( 32 Years)
Education, till to date	:	Class-Ten
Marital status	:	Married
Children	:	01 daughter
No. of siblings:	:	Nil
Address	:	Vill:North kolapara, P.O:Porshuram, P.S: Porshuram, 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	:	<b>FIROZA BEGUM</b>
(iii) Father's name	:	<b>LATE:ABDUS SOBAHAN</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 42(Female), Member ID:3329, Group No: 02 Member since: 03-12-2009-2017 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: 23400/-
(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	:	04years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01856-411255
Mother's Contact No.	:	01852-103303
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FIROZA BEGUM** joined Grameen Bank since 08 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

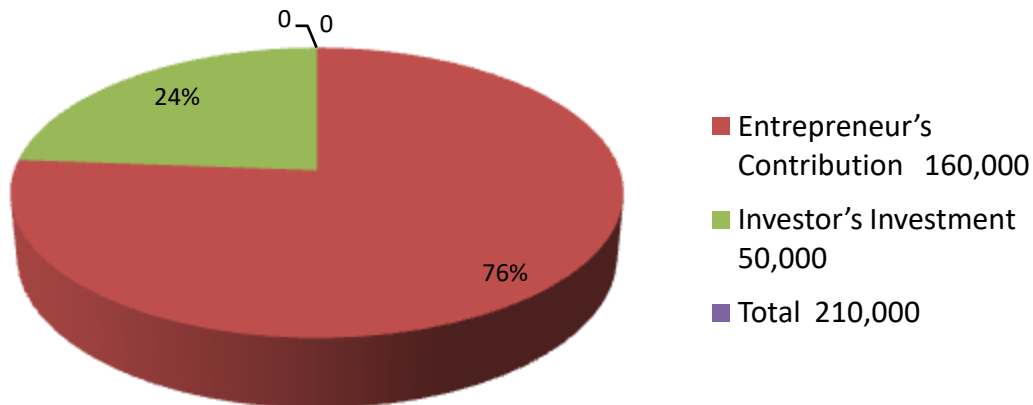
Business Name	:	<b>M/S FIROZA STORE</b>
Location	:	Hospital rood, Porshuram, Feni.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,60,000(from existing business) 77% Required Investment BDT,50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10 ft. = 150square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Biscute,chanacur,cake,tea,others..</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Parshuram.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
biscuits, cake, bred, colddrinks, water, others	5500	165000	1980000
	0	0	0
<b>Total Sales(A)</b>	<b>5500</b>	<b>165000</b>	<b>1980000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
biscuits, cake, bred, colddrinks, water, others	4950	148500	1782000
<b>Total Variable Expense</b>	<b>4950</b>	<b>148500</b>	<b>1782000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16500</b>	<b>198000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		1300	15600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		300	3600
Guard		100	1200
Generator		180	2160
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>12180</b>	<b>146160</b>
<b>Net Profit (E)= [C-D]</b>		<b>4320</b>	<b>51840</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuits	10	100	1,000			10,000	11,000
cake	100	50	5,000			10,000	15,000
bread	100	0	1,500			0	1,500
cold drink		0	6,000			0	6,000
juice	50	50	2,500			0	2,500
chanachur	100	20	2,000			10,000	12,000
banana	0	0	2,000			0	2,000
tea			10,000			10,000	20,000
other			30,000			0	30,000
security			100,000				
horlicks			0			10,000	10,000
<b>Total</b>	<b>360</b>	<b>220</b>	<b>160,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>210,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
biscuits, cake, bred, cold drinks, water, others	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>					
biscuits, cake, bred, cold drinks, water, others	5400	162000	1944000	2041200	2143260
<b>Total Variable Expense</b>	<b>5400</b>	<b>162000</b>	<b>1944000</b>	<b>2041200</b>	<b>2143260</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		1300	15600	15900	16200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		180	2160	2160	2160
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>12180</b>	<b>144000</b>	<b>144580</b>	<b>145169</b>
<b>Net Profit (E)= [C-D]</b>		<b>5820</b>	<b>69840</b>	<b>73332</b>	<b>76999</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	69,840	73332	76999
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		49840	103172
	<b>Total Cash Inflow</b>	<b>119,840</b>	<b>123,172</b>	<b>180,171</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>49,840</b>	<b>103,172</b>	<b>160,171</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Hospital rood, Parshuram,  
Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

