

Proposed NU Business Name: **NASIR STORE**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	OMOR FARUK
Age	:	15/07/1998 (19Years)
Education, till to date	:	H. S. C
Marital status	:	Unmarried
Children	:	no
No. of siblings:	:	01 Sister
Address	:	Vill:Ahamedpur P.O: Amirabad, P.S: Sonagazi, 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	:	REHANA AKTAR
(iii) Father's name	:	NASIR UDDIN
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 14/(Female), Member ID: 4257/2, Group No: 05 Member since: 01-04-2011 (06Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 0/-
(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 04 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01862-341635
Mother's Contact No.	:	01612-341635
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHANA AKTAR joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

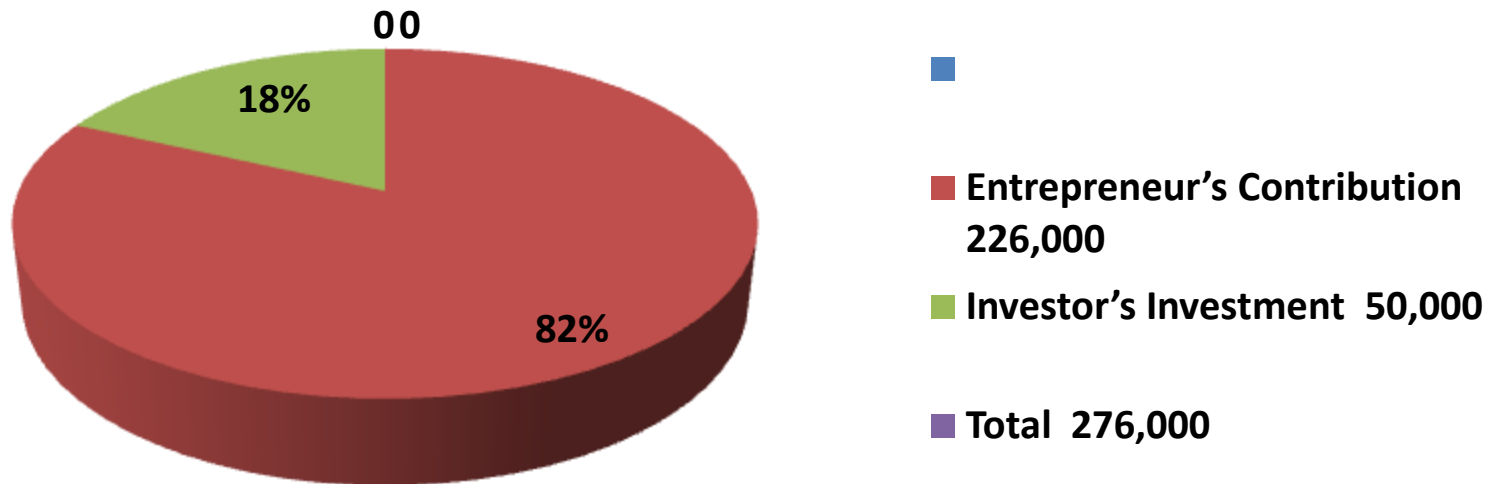
Business Name	:	NASIR STORE
Location	:	Kuddus mia Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,76,000/-
Financing	:	Self BDT 2,26,000/- (From Existing Business) 82% Required Investment Bdt,50,000(as Equity) 18%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15 Ft X 20 ft. = 300 Square Ft
Security Of The Shop	:	76,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold Drinks, Tea, Biskit, Cosmatics & others. ▪Average 10% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Company. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cold Drinks, Tea, Biskit, Cosmatics & others	6000	180000	2160000
	0	0	0
Total Sales(A)	6000	180000	2160000
Less Variable Expense (B)			0
Cold Drinks, Tea, Biskit, Cosmatics & others	5400	162000	1944000
Total Variable Expense	5400	162000	1944000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1500	18000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		9000	108000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Drink	30	500	15,000	30	500	15,000	30,000
Biscut	30	500	15,000				15,000
Ice-creem	10	1,000	10,000	10	1,000	10,000	20,000
Cofi machine			35,000			0	35,000
Cosmatics			45,000			0	45,000
Others			30,000			25,000	55,000
Security			76,000			0	76,000
Total	70	2000	226,000	40	1,500	50,000	276,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cold Drinks, Tea, Biskit, Cosmatics & others	7000	210000	2520000	2646000	2778300
0	0	0	0	0	0
Total Sales(A)	7000	210000	2520000	2646000	2778300
Less Variable Expense (B)					
Cold Drinks, Tea, Biskit, Cosmatics & others	6300	189000	2268000	2381400	2500470
Total Variable Expense	6300	189000	2268000	2381400	2500470
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1500	18000	18300	18600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9000	104400	104800	105200
Net Profit (E)= [C-D]		12000	144000	151200	158760
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	144,000	151200	158760
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		124000	255200
	Total Cash Inflow	194,000	275,200	413,960
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	124,000	255,200	393,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop :Kuddus Mia Bazar,sonagazi,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures








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