Proposed NU Business Name: FORHAD ENTERPRISE



Project identification and prepared by: Md Kazem Uddin, Bashon Unit, Dhaka

Project verified by: Md Rafiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD FORHAD HOSSAIN		
Age	:	27-10-1993 (22 Years)		
Education, till to date	:	HSC		
Marital status		Married		
Children	:	Nil		
No. of siblings:	:	1 Brother & 1 Sister		
Address		Vill: Telipara, P.O: Chandona, P.S: Gazipur Sadar, Dist: Gazipur		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father MOST. FATEMA KHATUN MD A BAREK Branch: Bashon Gazipur, Centre # 70 (Female), Member ID: 6251, Group No: 02 Member since: 03-02-1990 (25 Years) First Ioan: 4,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: :	Existing loan: Nil Outstanding loan: Nil Father No No 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	:	Five years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01711442221
Father Contact No.	:	01917500166
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

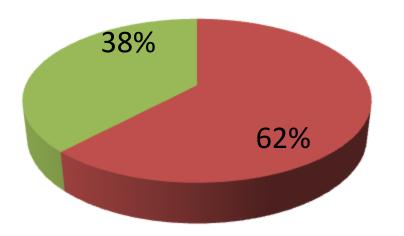
Most Fatema Khatun is a member of Grameen Bank since 25 years. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in grocery shop and building house.

Proposed Nobin Udyokta Business Info				
Business Name	•	FORHAD ENTERPRISE		
Location	:	Telipara Bazar, Chandona, Gazipur.		
Total Investment in BDT	:	BDT 6,00,000		
Financing	:	Self BDT 3,00,000 (from existing business) 50%		
		Required Investment BDT 3,00,000 (as equity) 50%		
Present salary/drawings from business (estimates)	•	6,000 Taka		
Proposed Salary	••	8,000 Taka		
Implementation	•	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Sugar, Flour, Biscuit, Chips, Chanachur, Soft drinks, Cosmetics, etc. Average 12% gain on sales. The business is operating by entrepreneur. Existing two employes. Collects goods from Chourasta, Gazipur. The shop is rented. Agreed grace period is 4 months. 		

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Rice, Pulse, Sugar, Flour, Biscuit, Chips, Chanachur, Soft	8 000			
drinks, Cosmetics, etc.	8,000	240,000	2,880,000	
Total Sales (A)	8,000	240,000	2,880,000	
Less. Variable Expense				
Rice, Pulse, Sugar, Flour, Biscuit, Chips, Chanachur, Soft	7.040			
drinks, Cosmetics, etc.	7,040	211,200	2,534,400	
Total variable Expense (B)	7,040	211,200	2,534,400	
Contribution Margin (CM) [C=(A-B)	960	28,800	345,600	
Less. Fixed Expense				
Rent		5,000	60,000	
Electricity Bill		1,000	12,000	
Generator Bill		100	1,200	
Mobile Bill		300	3,600	
Transportation		500	6,000	
Entertainment		300	3,600	
Salary (Self)		6,000	72,000	
Salary (Staff)		7,000	84,000	
Total fixed Cost (D)		20,200	242,400	
Net Profit (E) [C-D)		8,600	103,200	

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Pulse, Sugar, Flour, Biscuit, Chips, Chanachur, Soft drinks, Cosmetics, etc.	1,00,000	-	1,00,000	
Soyabin Oil & Rice	3,00,000	3,00,000	6,00,000	
Security	90,000	-	90,000	
Total	4,90,000	3,00,000	7,90,000	

Source of Finance



Entrepreneur's Contribution 490,000
Investor's Investment 300,000
Total 790,000

Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, Pulse, Sugar, Flour, Biscuit, Chips,	12,000	360,000	4,320,000	4,536,000
Chanachur, Soft drinks, Cosmetics, etc.	12,000	300,000	4,320,000	4,550,000
Total Sales (A)	12,000	360,000	4,320,000	4,536,000
Less. Variable Expense				
Rice, Pulse, Sugar, Flour, Biscuit, Chips,	10,560	316,800	3,801,600	3,991,680
Chanachur, Soft drinks, Cosmetics, etc.	10,500	510,800	3,801,000	3,391,080
Total variable Expense (B)	10,560	316,800	3,801,600	3,991,680
Contribution Margin (CM) [C=(A-B)	1,440	43,200	518,400	544,320
Less. Fixed Expense				
Rent		5,000	60,000	60,000
Electricity Bill		1,000	12,000	12,600
Generator Bill		100	1,200	1,260
Mobile Bill		550	6,600	6,930
Transportation		800	9,600	10,080
Entertainment		600	7,200	7,560
Salary (Self)		8,000	96,000	96,000
Salary (Staff)		10,000	120,000	84,000
Total Fixed Cost		26,050	312,600	328,230
Net Profit (E) [C-D)		17,150	205,800	216,090
Investment Payback			180,000	180,000

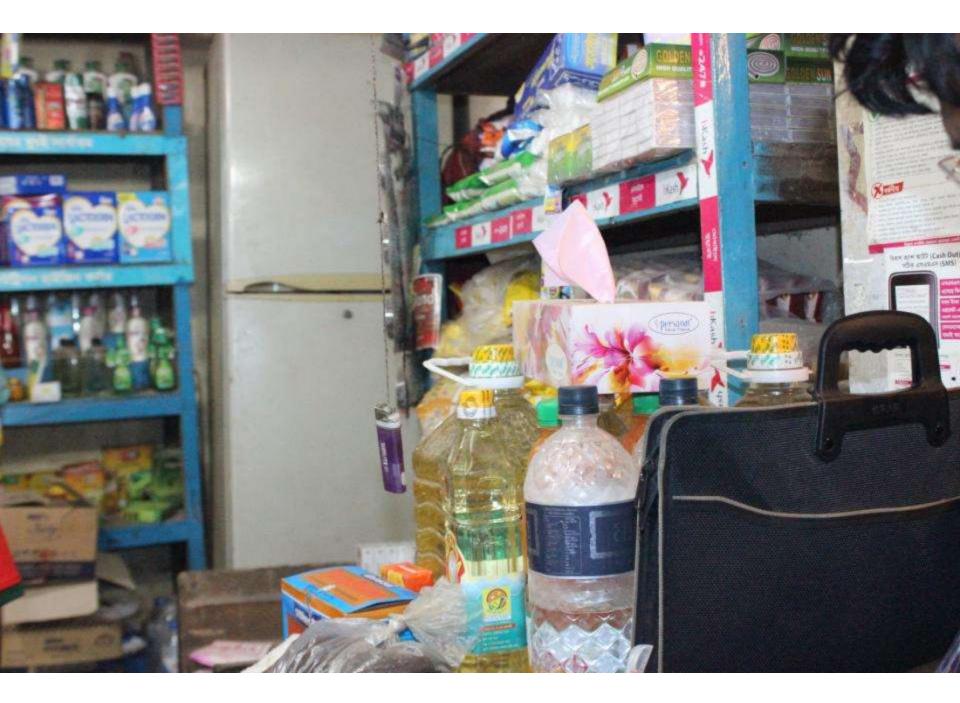
Cash flow projection on business plan (rec. & Pay)

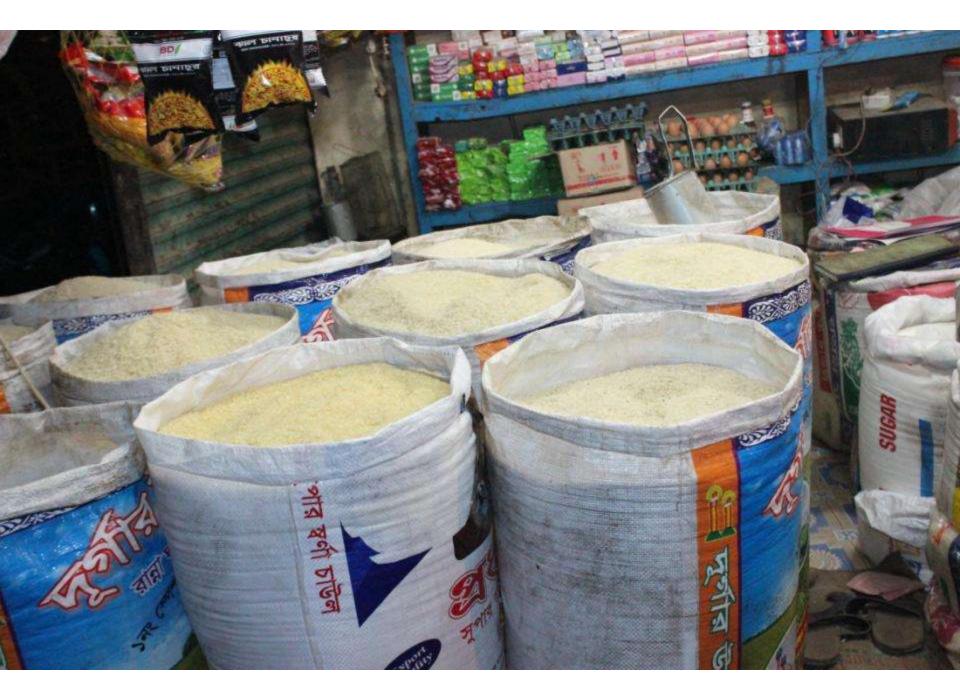
<i>SI</i> #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	300,000	
1.2	Net Profit	205,800	216,090
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		25,800
	Total Cash Inflow	505,800	241,890
2	Cash Outflow		
2.1	Purchase of Product	300,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	180,000	180,000
	Total Cash Outflow	480,000	180,000
3	Net Cash Surplus	25,800	61,890

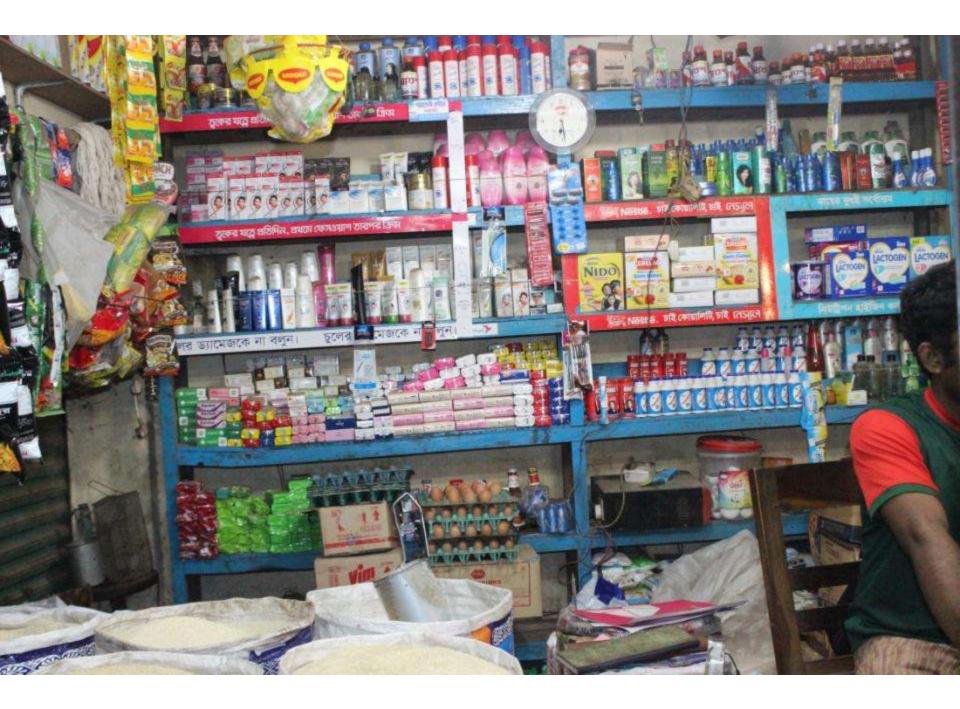


STRENGTH **X**EAKNESS Lack of Capital/Investment Employment: Self: 01 Family:0 Others:02 Experience & Skill : 04 Years Quality goods & services; Skill and experience; THREATS PPORTUNITIES Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers; Local competitors;

Pictures





















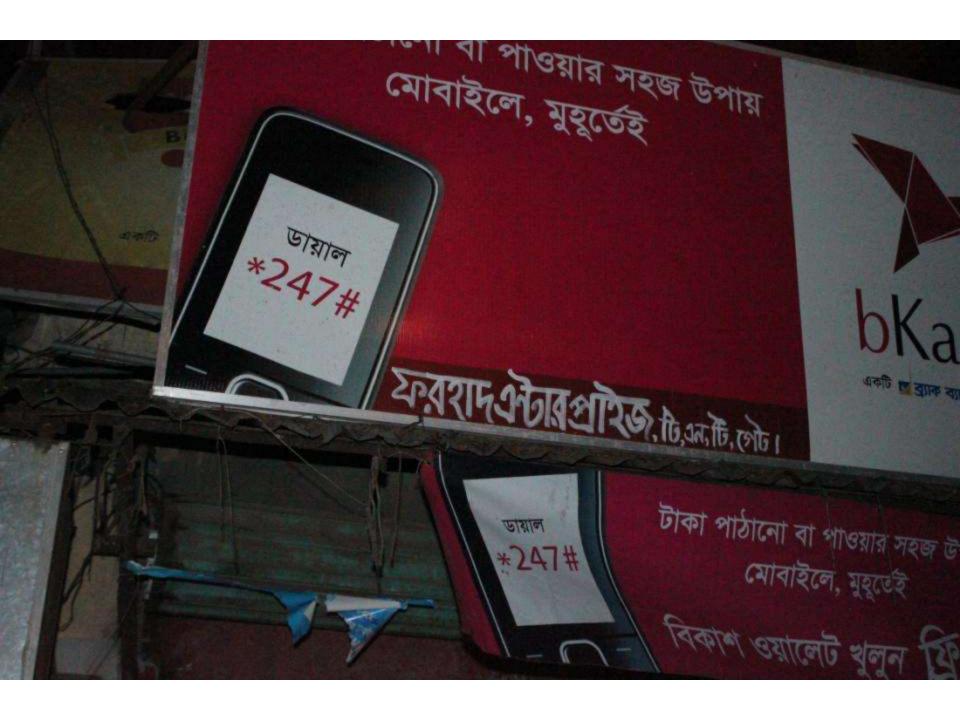












28680	সার্ট কপোরেন গাজীপুর।	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
अभिव सर-	THIL STATE	1		
नाइटनन मः 8080/28-28				
১৯ ভানহারী ২০১৩ খ্রিষ্টাব্দে প্রকাশিত এস.অ	ার ও নং ১৭ আইন/২০১৩ মূলে স	র্ট গার্রীপুর সিটি বংগারেশনের		বাংলাদেশ সরকার
জ্ঞধীন বিভিন্ন পেশা, ব্যবসা ও জীবিকার জন্য সিটি কর্পে নির্ধান্তিত শর্তাধীনে ৩০ জুন, ২০.২৫ ব্রিটাম পর্যন্ত ব	ারেশন আইন, ২০০৪-এর অধ্যায়-২, পিঁত স্থানে ব্যবসা পরিচালনার জন্য ট্রি	মুলে নিমুৰণিত ব্যাক/প্ৰতিষ্ঠানকে 🔛 ড লাইসেল প্ৰদান করা হইল। 🖉		বাবেশাবেশা পর্যায় People's Republic of Bangladesh RD / জাতীয় পরিচয় পর
>১ : সন্থাৰিকাৰী/সন্থাৰিকাৰীপণের বিষরণঃ			শাম: সোয	क्सदाम व्हारमन
*) TINE (247: 249217 (EMWA		6		FORHAD HOSSAIN
খ) পিতা/বামী : (21Y: CUS & BY (0	8		· · · · · · · · · · · · · · · · · · ·	াঃ জাতেমা বাবুল
T) ATOIS PAPAR 200521 200	27		S MERRY	th 27 Oct 1993
य) हाती ठिकामाः	30000- BALAY AVATE	भारत अधीयन ,	ID NO:	19933313023000053
০২। ব্যবসা প্রতিষ্ঠালের বিবরগঃ	-			E alling and
sodyth a	U/V21 CO		Constant of the second	
भ) रारमात थरम :	zift		And	
	er		The state manual summer	গরকারের সম্পরি। কার্টাই ব্যাহরেরাই বার্টার কা
০০ : ফিস/করের বিষরণ ঃ ক) লাইসেল ফিস ঃ হালা ন না বিষয়কর কর				ः वहित्य सभा (मन्द्र सन्द्र प्रमुखन कर स्ट्रां) इन्हें नाइत् सावस्त्र सामगा - ३२०३, नाजीपुर नाइत्यत, राजीपुर
ন) বেজাগল কর ৯ বল গ) প্রদাননা ৫ সাব	সন	CRIB	ibane meine antige falls we	राजनन, नावीपुर
	15 : 900f			A section of the section
	שרא זאר פראביאא		(MARE)	manus wife anabaco
এই লাইলেলের ফ্লেয়াদ ৩০ জুন, ২০৯৫ ব্রি			अपारवाडी कईनायत प्राणत	いないであるのないないないない
D				
0,004		Stan and	ALL SECTION OF A DESCRIPTION OF A DESCRI	
माइरमण गरिमर्भक/माइरमण कर्युक्रम बाहिष : अधिप्रय सामग्री सम्मान	(*)	रम्पाद्वीप्रधानित करमारवमन		
an our office the our office of	A THE Y BUT Y THE Y BUT Y	THE REPORT OF THE PARTY OF THE		

EVININ DICTIDE

