

Proposed NU Business Name: **MS FORAD STORE**



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

Project verified by: Susanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BELAYET HOSSAIN
Age	:	12-08-1989 (28Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers, 2 Sisters
Address	:	Vill: Charsahabikari P.O: Kachari pukur 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	:	RESHMA KHATUN
(iii) Father's name	:	MD. ISMAIL HOSSAIN
(iv) GB member's info	:	Branch :Chadarbesh,Sonagazi Centre 33 (Female), Member ID: 3664/1, Group No: 04 Member since: 02-05-2011(6years) First loan: BDT 10000
Further Information:		Existing loan: BDT 50,000, Outstanding Loan: 25800
(v) Who pays GB loan installment	:	Father
(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.)	:	No
Business Experiences and Training Info	:	7 years experience in running business.05 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821065145
Family's Contact No.	:	01850608942
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RESHMA KHATUN joined Grameen Bank since 6 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

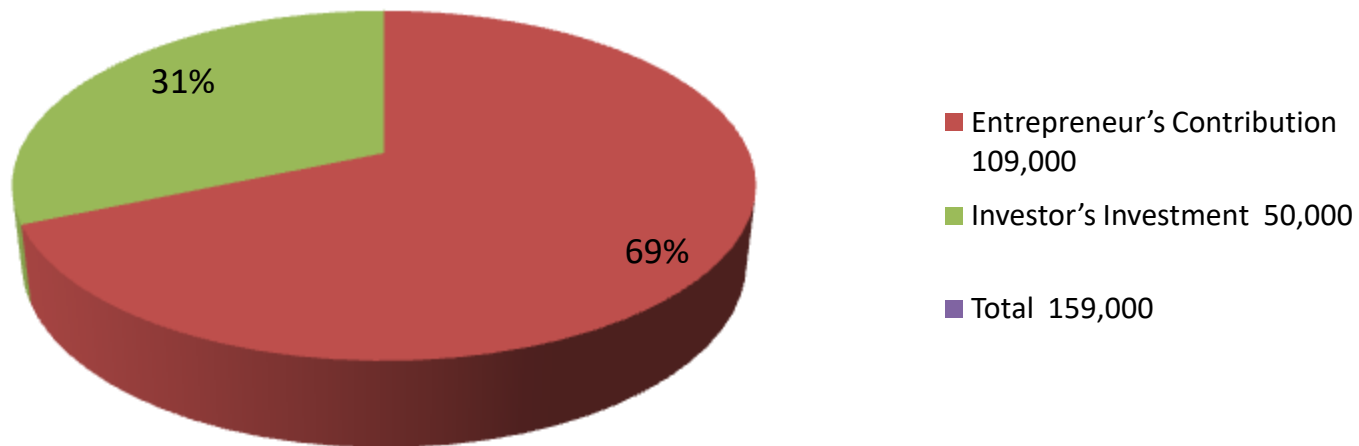
Proposed Nobin Udyokta Business Info

Business Name	:	MS FORAD STORE
Location	:	Karamotiya bazar, Sonagazi, feni
Total Investment in BDT	:	BDT 159,000/-
Financing	:	Self BDT 109000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Grossary item e.t.c▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop rented.▪Collects goods from Local Sonagazi.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery Item	2600	78000	936000
	0	0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Grocery Item	2210	66300	795600
Total Variable Expense	2210	66300	795600
Contribution Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent		600	7200
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		150	1800
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		6950	83400
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grocery Item			109,000			50,000	159,000
	0	0	109,000	0	0	50,000	159,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery Item	3200	96000	1152000	1209600	1270080
0	0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Grocery Item	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6950	83400	83800	84200
Net Profit (E)= [C-D]		7450	89400	93870	98564
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	89,400	93870	98563.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69400	143270
	Total Cash Inflow	139,400	163,270	241,834
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	69,400	143,270	221,834

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: 0 Others: 0
Experience & Skill : 7 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







پاکستان

Safeeb

Pineapple

TOAST

CEMENT



Man in blue shirt

Various jars and containers of snacks and breads on the left side of the counter.

Stacks of packaged breads and biscuits in the center of the counter.

Green packages of biscuits with the brand name 'Biscuits' visible.

Orange packages of biscuits with the brand name 'Biscuits' visible.

Red packages of biscuits with the brand name 'TOAST' visible.

Purple packages of biscuits with the brand name 'Pineapple' visible.

Yellow packages of biscuits with the brand name 'Biscuits' visible.

FAMILY PICTURE



