

Proposed NU Business Name: **MOSAREF STORE**



Project identification and prepared by: Romendro Nath Haldar
Sonagazi, Feni.

Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: SOBUJ
Age	:	10/10/1989(28Years)
Education, till to date	:	H. S. C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Sister
Address	:	Vill :Chore Gones P.O: Sonagazi 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	:	JASMIN AKTAR
(iii) Father's name	:	MOSHREF HOSSAIN
(iv) GB member's info	:	Branch: Chore Chandia, Centre # 35/(Female), Member ID:2608/3, Group No: 01 Member since: 24-10-2012 (05 Years) First loan: BDT 10,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 19,560/-
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	:	03 Years Experience 03 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01814-216365
Mother's Contact No.	:	01832-156774
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JASMIN AKTER joined Grameen Bank since 05 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

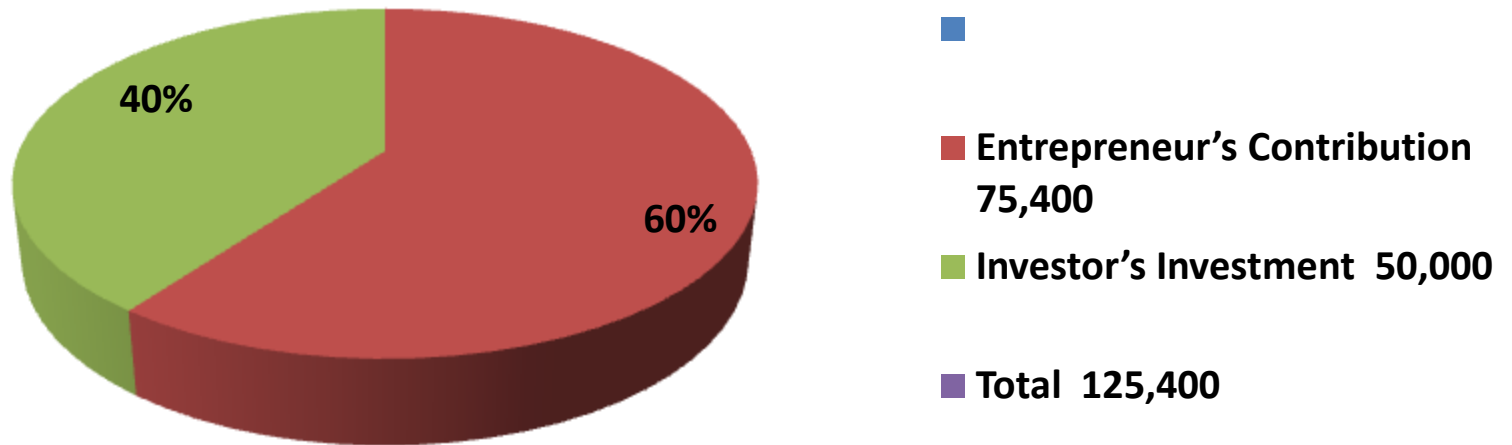
Business Name	:	MOSAREF STORE
Location	:	Food Godaun Near Sonagazi, sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,25,400/-
Financing	:	Self BDT 75,400/- (From Existing Business) 60% Required Investment Bdt,50,000(as Equity) 40%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15 Ft X 20 ft. = 64 Square Ft
Security Of The Shop	:	25,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Biskit, Cold drinks,tea,pan & Others.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Sonagazi.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Biskit, Cold drinks,tea,pan & Others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Biskit, Cold drinks,tea,pan & Others	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1800	21600
Electric Bill		600	7200
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		10000	120000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Cold drinks	20	500	10,000	40	500	20,000	30,000
Flour	1	1,900	1,900	2	1,900	3,800	5,700
Oil	30	100	3,000	112	100	11,200	14,200
Others	0	0	35,500	0	0	15,000	50,500
Secqurity			25,000			0	25,000
Total	51	2500	75,400	154	2,500	50,000	125,400



Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
Revenue(Sales)					
Biskit, Cold drinks,tea,pan & Others	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
. Biskit, Cold drinks,tea,pan & Others	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1800	21600	21600	21600
Electric Bill		600	7200	7500	7800
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8000	96000	96400	96800
Net Profit (E)= [C-D]		19000	228000	239400	251370
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	33,000		
1.2	Net Profit	228,000	239400	251370
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		208000	427400
	Total Cash Inflow	261,000	447,400	678,770
2	Cash Outflow			
2.1	Purchase of Product	33,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	53,000	20,000	20,000
3	Net Cash Surplus	208,000	427,400	658,770

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Food Godaun Near
Sonagazi, , Sonagazi,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







