

Proposed NU Business Name: **AZAD STORE**



Project identification and prepared by: Md Belal Hossain
Chagal naiya, feni

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	AZAD HOSSAIN
Age	:	01/01/199(27Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Son 01 Daughter
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: East debpur, P.O: Chadgazi, P.S: Chagalniya 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	:	JORINA BEGUM
(iii) Father's name	:	ABUL HOSSAIN
(iv) GB member's info	:	Branch: Mohamaya, Centre # 9/(Female), Member ID :2347/1, Group No: 05 Member since: 05-03-2001-20097 (7Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 00/-
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes ,cng,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823-701037
Mother's Contact No.	:	01816-148450
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA BEGUM joined Grameen Bank since 16 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

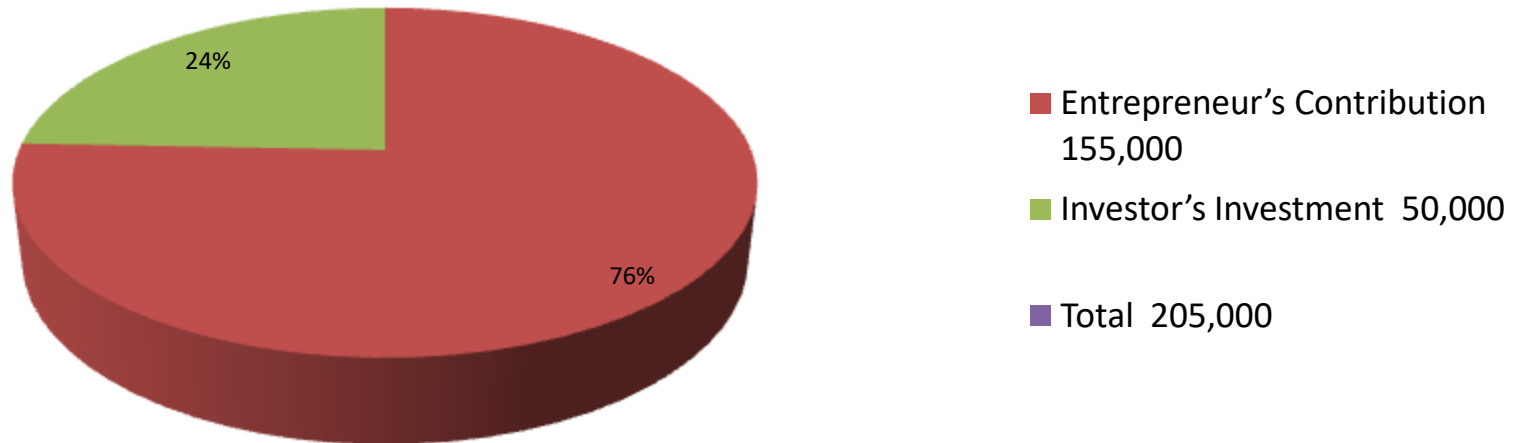
Proposed Nobin Udyokta Business Info

Business Name	:	AZAD HOSSAIN
Location	:	Boktar hat bazar,chagalnaiya ,Feni
Total Investment in BDT	:	BDT 2,05,000/-
Financing	:	Self BDT 1,55,000/- (from existing business) 76% Required Investment BDT50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods biscuit,soft drink,tea,octen oil, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. No employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
biscuit,soft drink,tea,octen oil, etc	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
biscuit,soft drink,tea,octen oil, etc	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		2400	28800
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8800	105600
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown							
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuit	0	0	10,000	0	0	10,000	20,000
soft drink	0	0	20,000			10,000	30,000
tea	0	0	40,000			30,000	70,000
broyler	0	0	10,000			0	10,000
octen oil	0	0	20,000			0	20,000
others	0	0	5,000			0	5,000
security	0	0	50,000			0	50,000
			0			0	0
			0			0	0
			0			0	0
Total	0	0	155,000	0	0	50,000	205,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscuit,soft drink,tea,octen oil, etc	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
biscuit,soft drink,tea,octen oil, etc	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		2400	28800	28800	28800
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8800	102000	102580	103169
Net Profit (E)= [C-D]		7400	88800	93240	97902
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	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68800	142040
	Total Cash Inflow	138,800	162,040	239,942
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	68,800	142,040	219,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dak bangla
road, chagalnaiya , Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



Attack 99



Attack 99







Attack 99



Attack 99



Attack 99

CITIBANK



Attaci 19

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