

Proposed NU Business Name: **AFCER STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	AFCER UDDIN
Age	:	9-03-1999(18 Years)
Education, till to date	:	Class eight.
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	01 Sisters
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAKIYA KHATUN
(iii) Father's name	:	ABDULM MUNNAN
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 27(Female), Member ID: 6528, Group No: 06 Member since: 2008 to 2013 (05Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	03years experience in running business. 03 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Family's Contact No.	:	01822008921
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

JAKIYA KHATUN joined Grameen Bank since 05 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

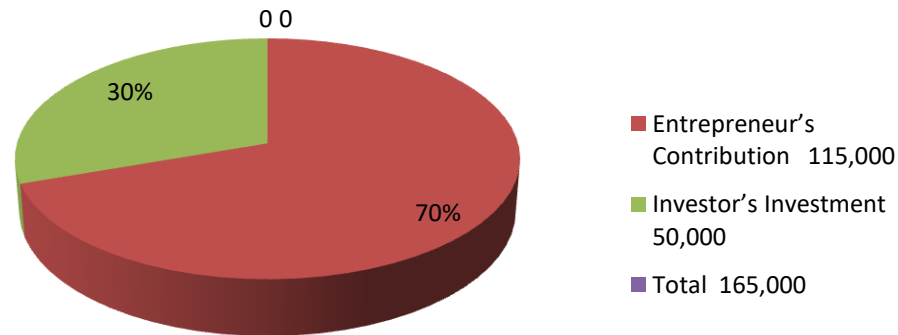
Proposed Nobin Udyokta Business Info

Business Name	:	AFCER STORE
Location	:	Mayharunessa road,Duck bangla , Nohakhali.
Total Investment in BDT	:	BDT 165,000/-
Financing	:	Self BDT 115,000/-(from existing business) 70% Required Investment BDT 50000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft*10ft=300sqreft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cold drinks,Chips,Biscutes,Confagsonary, Others items etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Chowdhary hat.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cold drinks,Chips,Biscutes,Confagsonary	3000	90000	1080000
Total sales (A)	3000	90000	1080000
Less Variable Exp.			
Cold drinks,Chips,Biscutes,Confagsonary	2550	76500	918000
Total Variable exp. (B)	2550	76500	918000
Contribution Margin CM [C= (A-B)	450	13500	162000
less fixed exp.			
Rent		2000	24000
Electricity bill		750	9000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		100	1200
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		8850	106200
Nit profit		4650	55800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	5000	0	0	0	5000
Biscuits	0	0	8000	0	0	0	8000
Coldrinks	0	0	10000	0	0	0	10000
Gorcery	0	0	20000	0	0	50000	70000
Weat	0	0	2000	0	0	0	2000
Others			20000	0	0	0	20000
Security			50000	0	0	0	50000
Total			115000	0	0	50000	115000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cold drinks,Chips,Biscutes,Confagsonary	5330	159900	1918800	2014740	2115477
Total Sales (A)	5330	159900	1918800	2014740	2115477
less variable Expenses					
Cold drinks,Chips,Biscutes,Confagsonary	4530.5	135915	1630980	1712529	1798155.5
Total variable Expenses (B)	4530.5	135915	1630980	1712529	1798155.5
Contribution Margin (CM)= (A-B)	799.5	23985	287820	302211	317321.55
Less Fixed Expenses					
Rent		2000	24000	24000	24000
Electricity bill		900	10800	11000	11200
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		14700	176400	177000	177600
Net Profit (E) (C-D)		9285	111420	116991	122840.55
Investment Payback			20000	20000	20000

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

SR#	<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	111420	116991	122840.55
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91,420	188,411
	Total Cash Inflow	161,420	208,411	311,252
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	20000	20000
3	Net Cash Surplus	91,420	188,411	291,252

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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★ বিশ্বের উন্নতমানের অটোমোটিক
★ বায়োটেক সেবা (হাইড্রুটিন সমৃদ্ধ)
নেট ওজন ৫০ কেজি





FAMILY PICTURE

