

Proposed NU Business Name: **IFTI DEPARTMENTAL STORE**



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Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI SHAHNEWAZ TIPU
Age	:	01-01-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	3 Son & 1 Daughter
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Poschim Pathanogor, P.O: Poschim Pathanogor, P.S: Chagolnaiya, 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	:	REZIA BEGUM
(iii) Father's name	:	LATE. ABDUL HAI
(iv) GB member's info	:	Branch: Pathan Nogor, Centre # 07 (Female), Member ID: 1252/1, Group No: 04 Member since: 05-04-2000 to 2006 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-127906
Mother's Contact No.	:	01842-127906
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REZIA BEGUM joined Grameen Bank since 06 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

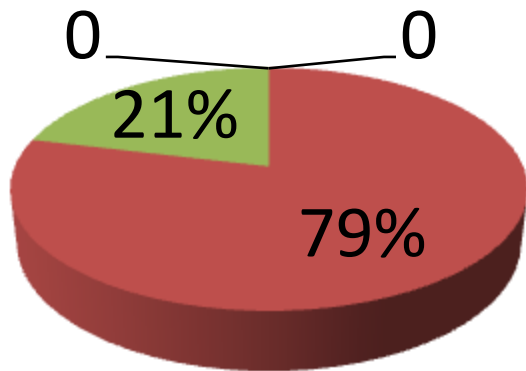
Business Name	:	IFTI DEPARTMENTAL STORE
Location	:	Poschim Pathanogor, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 260,000/-(from existing business) 79% Required Investment BDT 70,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 16 ft= 256 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a confectionery shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Confectionery item	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less. Variable Expense		
Confectionery item	127,500	1,530,000
Total variable Expense (B)	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	22,500	270,000
Less. Fixed Expense		
Electricity Bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	300	3,600
Transportation	400	4,800
Guard	50	600
Rent	3,500	42,000
Total fixed Cost (D)	11,050	132,600
Net Profit (E) [C-D]	11,450	137,400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	300	45	13,500	300	45	13,500	27,000
Milk Powder	100	210	21,000	100	210	21,000	42,000
Biscuit	200	40	8,000	200	40	8,000	16,000
Ice-cream	500	25	12,500	500	25	12,500	25,000
Horlicks	30	395	11,850	0	0	0	11,850
Serelac	40	400	16,000	0	0	0	16,000
Tang	200	220	44,000	0	0	0	44,000
Oil	500	100	50,000	0	0	0	50,000
Photocopy papers	1	20000	20,000	0	0	0	20,000
Others	1	13150	13,150	1	15000	15,000	28,150
Security	1	50000	50,000	0	0	0	50,000
Total	1873	84585	260,000	1,101	15,320	70,000	330,000

Source of Finance



- Entrepreneur's Contribution 260,000
- Investor's Investment 70,000
- Total 330,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Confectionery item	190,000	2,280,000	2,394,000	2,513,700
Total Sales (A)	190,000	2,280,000	2,394,000	2,513,700
Less. Variable Expense				
Confectionery item	161,500	1,938,000	2,034,900	2,136,645
Total variable Expense (B)	161,500	1,938,000	2,034,900	2,136,645
Contribution Margin (CM) [C=(A-B)]	28,500	342,000	359,100	377,055
Less. Fixed Expense				
Electricity Bill	1,500	18,000	19,000	20,000
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	300	3,600	3,600	3,600
Transportation	400	4,800	5,500	6,000
Guard	50	600	600	600
Rent	3,500	42,000	42,000	42,000
Total Fixed Cost	11,050	132,600	134,700	136,700
Net Profit (E) [C-D]	17,450	209,400	224,400	240,355
Investment Payback		28,000	28,000	28,000

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	70,000		
1.2	Net Profit	209,400	224,400	240,355
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		181,400	377,800
	Total Cash Inflow	279,400	405,800	618,155
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	181,400	377,800	590,155

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

