

Proposed NU Business Name: **FOYEZ STORE**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD FAZLUL HAQUE</b>
Age	:	13-04-1987 ( 30 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brother 03 Sister
Address	:	Vill: Mobarok Ghona ; P.O: Nobabpur ; 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	:	<b>REZIA BEGUM</b>
(iii) Father's name	:	<b>MD AMINUL HAQUE</b>
(iv) GB member's info	:	Branch: Nobabpur Centre # 43 (Female), Member ID: 2922, Group No: 07 Member since: 2000 to 2006 ( 6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: Nill
(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.)	:	Nil
Business Experiences and Training Info	:	15 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01619-424999
Family's Contact No.	:	01814-969892
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REZIA BEGUM** joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FOYEZ STORE</b>
Location	:	Jail Gate, Feni
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	05 ft x 08 ft = 40 square ft
Security	:	BDT 70,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tea, Biscuit, Cold Drink etc.</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

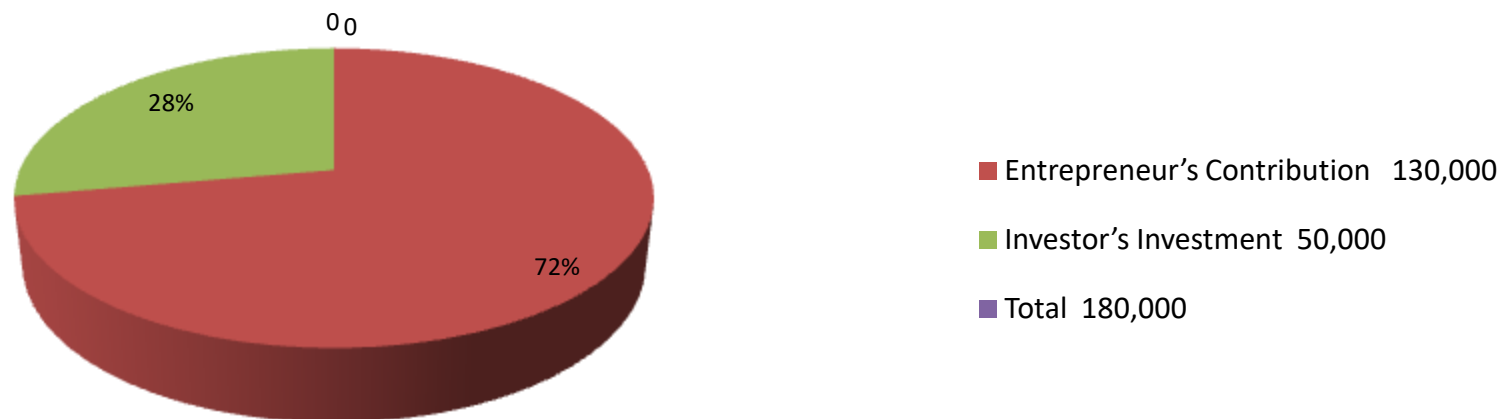
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Tea, Biscuit, Cold Drink etc	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	5,000	150,000	1,800,000
<b>Less Variable Expense</b>			
Tea, Biscuit, Cold Drink etc	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	4,000	120,000	1,440,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less Variable Expense</b>			
Rent		5,500	66,000
Electricity bill		700	8,400
Transportation		600	7,200
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		200	2,400
Generator		500	6,000
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>13,300</b>	<b>159,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>16,700</b>	<b>200,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drinks	15	500	7,500	30	500	15,000	22,500
Biscuits	10	350	3,500	40	350	14,000	17,500
Tea, Sugar	1	5000	5,000	0	0	0	5,000
Condance Milk	48	43	2,064	48	40	1,920	3,984
Mobile Load	1	20000	20,000	1	19080	19,080	39,080
Drinking Water	5	320	1,600	0	0	0	1,600
Cosmetics	1	2000	2,000	0	0	0	2,000
Others	1	18336	18,336	0	0	0	18,336
Security	1	70000	70,000	0	0	0	70,000
<b>Total</b>	<b>83</b>	<b>116549</b>	<b>130,000</b>	<b>119</b>	<b>19970</b>	<b>50,000</b>	<b>180,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Tea, Biscuit, Cold Drink etc	7,000	210,000	2520000	2646000	2778300
<b>Total Sales (A)</b>	7,000	210,000	2520000	2646000	2778300
<b>Less Variable Expense</b>					
Tea, Biscuit, Cold Drink etc	5,600	168,000	2016000	2116800	2222640
<b>Total variable Expense (B)</b>	5,600	168,000	2016000	2116800	2222640
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,400</b>	<b>42,000</b>	<b>504000</b>	<b>529200</b>	<b>555660</b>
<b>Less Variable Expense</b>					
Rent		5,500	66,000	66,000	66,000
Electricity bill		900	10,800	11,000	11,500
Transportation		800	9,600	10,000	10,500
Salary		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Generator		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>13,800</b>	<b>159,600</b>	<b>166,400</b>	<b>167,700</b>
<b>Net Profit (E)= [C-D]</b>		<b>28,200</b>	<b>344,400</b>	<b>362,800</b>	<b>387,960</b>
Investment Payback			20,000	20,000	20,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>344,400</b>	<b>362,800</b>	<b>387,960</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		324,400	667,200
	<b>Total Cash Inflow</b>	394,400	687,200	1,055,160
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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	324,400	667,200	1,035,160

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Dhormopur, Feni  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# ফয়েজ

বিক্রয় এজেন্ট নাম্বার - ০১৭৯৯-৪২৪৯৯৯  
মেসার্স আনু বকর জিদ্দিক পৌর মার্কেট, জেল রোড, ফেনী।

# স্টোর

প্রোগ্রাম এম.ফজলুল হক ফয়েজ  
মোবাইল ০১৬১৯-৪২৪৯৯৯







আলো  
সুস্থতা  
দীর্ঘায়িত  
কমপক্ষে  
প্রতিদিন

স্বাস্থ্যের  
প্রতিদিন  
সুস্থতা  
কমপক্ষে  
প্রতিদিন

100%

স্বাস্থ্যের  
প্রতিদিন  
সুস্থতা  
কমপক্ষে  
প্রতিদিন

100%

প্রয়োজনে পাশে  
বিকাশ

bKash



একটি ড্রাক ব্যালক প্রতিদিন



ফয়েজ স্টোর

বিকাশ এজেন্ট নাম্বার- ১৭৯৯-৪২৪৯৯৯



কাশফু



bKash

বিকাশ এজেন্ট নাম্বার

১৭৯৯-৪২৪৯৯৯

মোবাইল আর্থ বন্ধন ডি.সি.সি. পৌর মাঝগেটে, জেল রোড, খেচী।

গোপনীয় বস্তু হতে সতর্ক  
সংখ্যা ০১৬১৯-৪২৪৯৯৯



 এসি এ প্রকৃত ব্যাংক পরিচালিত	 এসি এ প্রকৃত ব্যাংক পরিচালিত	 এসি এ প্রকৃত ব্যাংক পরিচালিত
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**ROCKET** 

**রকেট**

ডাঃ-প্রাচল্য প্রাচল্য মোবাইল ব্যাংকিং





# FAMILY PICTURE

