

Proposed NU Business Name: **FARUK STORE**



Project identification and prepared by: Aowlad Hossain,
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Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MUHAMMED FARUK
Age	:	11-03-1994 (24 Years)
Education, till to date	:	HSC
Marital status	:	UnMarried
Children	:	None
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Ahmedpur; P.O: Ahmedpur ; 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	:	SIRINA AKTER
(iii) Father's name	:	ABUL KASEM
(iv) GB member's info	:	Branch: Ahmedpur. Centre # 28 (Female), Member ID: 2134, Group No: 04 Member since: 2010 to Continue (07 Years) First loan: BDT 10,000/- Existing loan: BDT 50,000 Outstanding loan: 25,500
Further Information:		
(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	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-202247
Family's Contact No.	:	01815-919489
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SIRINA AKTER joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	FARUK STORE
Location	:	Powro Market, Feni
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	06 ft x 09 ft= 54 square ft
Security	:	100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant Pcs, Flowers etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing No employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

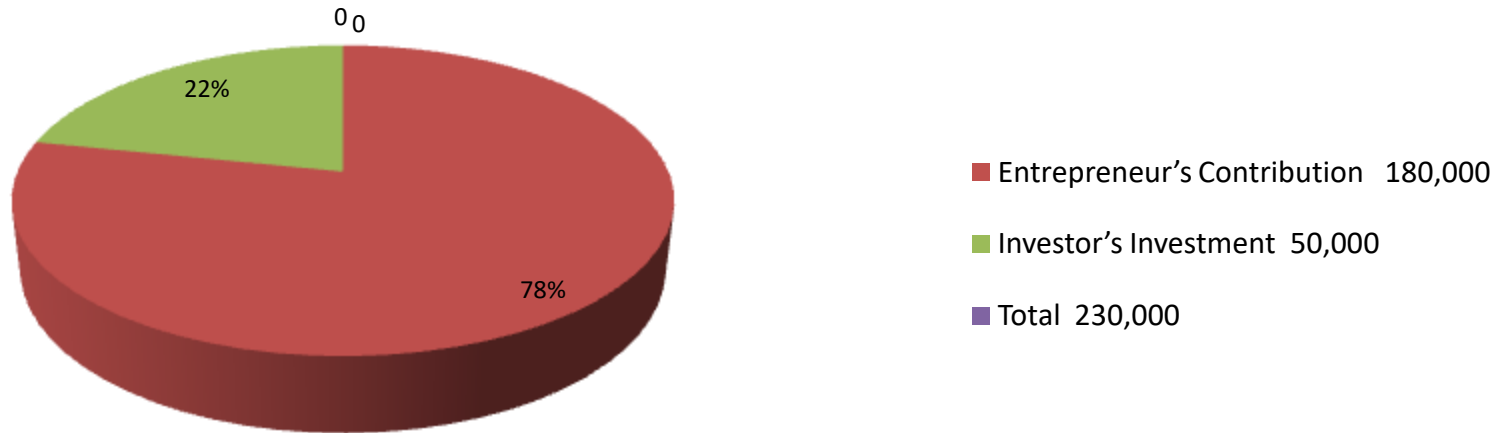
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant Pcs, Flowers etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Pant Pcs, Flowers etc	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less Variable Expense			
Rent		6,000	72,000
Electricity bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		14,100	169,200
Net Profit (E)= [C-D]		9,900	118,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant Pcs	100	600	60,000	70	600	42,000	102,000
Rose	300	10	3,000	300	10	3,000	6,000
Gada	200	20	4,000	200	20	4,000	8,000
Gano	100	20	2,000	0	0	0	2,000
Star	100	10	1,000	100	10	1,000	2,000
Others	1	10,000	10,000	0	0	0	10,000
Security	1	100,000	100,000	0	0	0	100,000
Total	802	110,660	180,000	670	640	50,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Pant Pcs, Flowers etc	5,000	150,000	1800000	1890000	1984500
Total Sales (A)	5,000	150,000	1800000	1890000	1984500
Less Variable Expense					
Pant Pcs, Flowers etc	4,000	120,000	1440000	1512000	1587600
Total variable Expense (B)	4,000	120,000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000	378000	396900
Less Variable Expense					
Rent		6,000	72,000	72,000	72,000
Electricity bill		800	9,600	10,000	10,500
Transportation		2,100	25,200	25,500	26,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		14,600	175,200	176,100	177,400
Net Profit (E)= [C-D]		15,400	184,800	201,900	219,500
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	184,800	201,900	219,500
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		164,800	346,700
	Total Cash Inflow	234,800	366,700	566,200
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	164,800	346,700	546,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; SSK Road
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

