

Proposed NU Business Name: FAHIM STORE



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Fultola Unit,Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHEIKH JAKARIA HOSSEN FAHIM
Age	:	05-01-1999(19 Years)
Education, till to date	:	Class Eight
Marital status	:	Unarried
Children	:	0 son Daughter
No. of siblings:	:	0 Brothers 01Sisters
Address	:	Vill: Garakhola P.O:Fultola P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST: NASRIN NAHER
(iii) Father's name	:	SHEIKH ZAHANGIR HOSSEN
(iv) GB member's info	:	Branch: Fultola , Centre # 63(Female), Member ID: 5778/2, Group No: 06 Member since: 07-05-2011 raning (7Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 14000/-.
(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. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-884085
Family's Contact No.	:	01948-911734
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: NASRIN NAHER Joined Grameen Bank Since 7 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	FAHIM STORE
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD : 160,000
Financing	:	Self BDT 100,000(from existing business) 62% Required Investment BDT 60,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10t x 12ft= 120 Square ft
Security of the shop	:	11,500 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Khata, Dairy, Jamiti box, etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed ▪The Shop is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

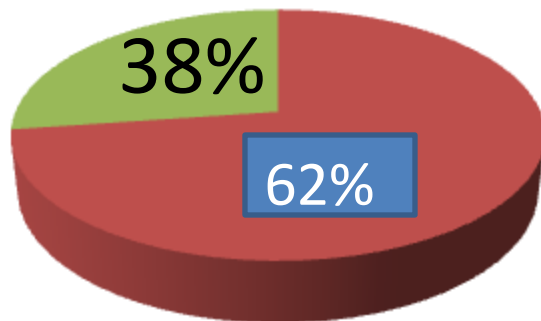
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khata, Pen, Dairy, Jamiti box, etc.	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Khata, Pen, Dairy, Jamiti box, etc.	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Mobile Bill		500	6,000
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		8,150	97,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Register Khata	100	55	5500	Register Khata	200	55	11000	16500
Dali Khata	100	70	7000	Dali Khata	300	70	21000	28000
Dairy	100	60	6000	Dairy	250	60	15000	21000
400 No Khata	10	660	6600	400 No Khata	10	660	6600	13200
Khata	48	540	25920				0	25920
Khata-200	35	432	15120				0	15120
Jamiti Box	16	720	11520				0	11520
Security	-		11500				0	11500
			0				0	0
			0				0	0
Others			10840	Others			6400	17240
Total			1,00,000				60,000	1,60,000

Source of Finance



Entrepreneur Investment:
1,00000
Investor Investment:60,000
Total Investment:1,60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Khata, Pen, Dairy, Jamiti box, etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Khata, Pen, Dairy, Jamiti box, etc.	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,200	14,400	15,120	15,876
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Mobile Bill		600	7,200	7,200	7,200
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,000	96,000	97,080	186,420
Net Profit (E) [C-D]		14,500	174,000	186,420	111,255
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	174,000	186,420	111,255
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		136,000	298,420
	Total Cash Inflow	234,000	322,420	409,675
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	14000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	98,000	24,000	24,000
3	Net Cash Surplus	136,000	298,420	385,675

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 12 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















FAMILY PICTURE

