

Proposed NU Business Name: **FAHIM STORE**



Project identification and prepared by: Aowled Hossain,
Feni Unit, Feni

Project verified by: Md, Ebadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOHIRUL ISLAM MANIK
Age	:	14-02-1987 (31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers 02 Sidters
Address	:	Vill: Middle Kasar ;P.O:Feni Sadar ; P.S: Feni Sadar, 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	:	MASUDA BEGUM
(iii) Father's name	:	ABUL KHAYER
(iv) GB member's info	:	Branch: Dharmopur Feni, Centre # 44 (Female), Member ID: 3239, Group No: 08 Member since: 1996 To 2010 (16 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 10,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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.)	:	Yes
Business Experiences and Training Info	:	no years experience in running business. 11 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-072939
Family's Contact No.	:	01818-845378
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MASUDA BEGUM joined Grameen Bank since 16 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	:	FAHIM STORE
Location	:	Najir Road , Feni
Total Investment in BDT	:	BDT: 200,000 /-
Financing	:	Self BDT: 150,000/- (from existing business) 75% Required Investment BDT: 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 18 ft= 270 square ft
Security	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery, Cosmetics 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.

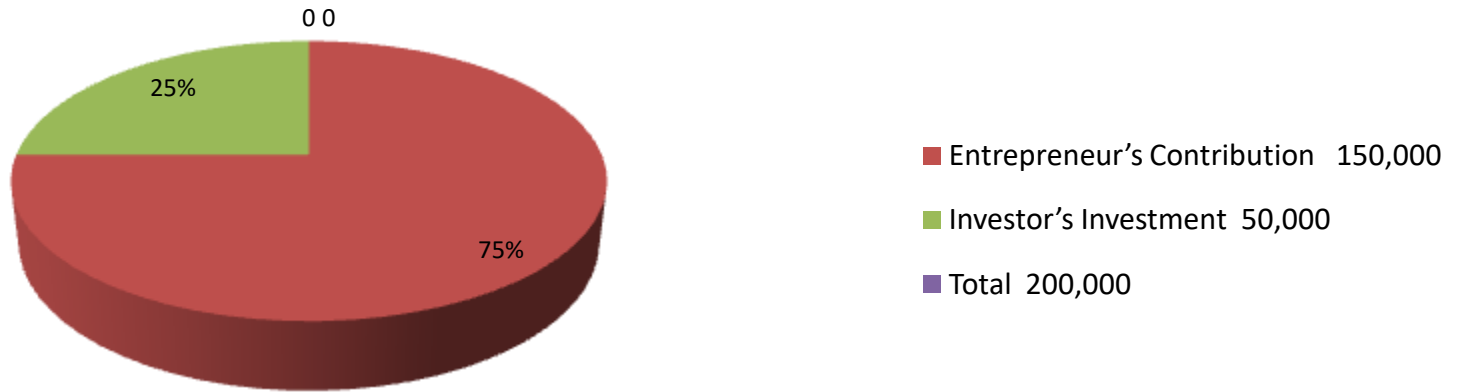
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery, Cosmetics Etc.	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less Variable Expense			
Grocery, Cosmetics Etc.	5,100	153,000	1,836,000
Total variable Expense (B)	5,100	153,000	1,836,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less Variable Expense			
Rent		3,000	36,000
Electricity bill		2,400	28,800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Night Gird		300	3,600
Generator		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		13,800	165,600
Net Profit (E)= [C-D]		13,200	158,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	5	2300	11,500	10	2300	23000	34,500
Dal	2	3500	7,000	1	3500	3,500	10,500
Oil	120	90	10,800	240	90	21,600	32,400
Biscuits	20	350	7,000	0	0	0	7,000
Cold Drinks	20	500	10,000	0	0	0	10,000
Cosmetics	1	20000	20,000	0	0	0	20,000
Mobile Load	1	10000	10,000	0	0	0	10,000
Stationary	1	10000	10,000	0	0	0	10,000
Others	1	13700	13,700	1	1900	1,900	15,600
Security	1	50000	50,000				50,000
Total	172	110440	150,000	252	7790	50,000	200,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery, Cosmetics Etc.	7,000	210,000	2520000	2646000	2778300
Total Sales (A)	7,000	210,000	2520000	2646000	2778300
Less Variable Expense					
Grocery, Cosmetics Etc.	5,950	178,500	2142000	2249100	2361555
Total variable Expense (B)	5,950	178,500	2142000	2249100	2361555
Contribution Margin (CM) [C=(A-B)	1,050	31,500	378000	396900	416745
Less fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		2,800	33,600	34,000	34,500
Transportation		2,500	30,000	30,500	31,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Night Gird		300	3,600	3,600	3,600
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		14,800	174,000	178,700	180,000
Net Profit (E)= [C-D]		16,700	204,000	218,200	236,745
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	204,000	218,200	236,745
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		184,000	382,200
	Total Cash Inflow	254,000	402,200	618,945
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	184,000	382,200	598,945

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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











माउयार लोड

विद्यार्थी नवजागरण संस्थान

FAMILY PICTURE

