

## Proposed NU Business Name: **FATEMA GENERAL STORE**



Project identification and prepared by: MD. Asif Istear,  
Ashulia Unit, Dhaka

Project verified by: MD. Rofiquil Islam



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

Name	:	<b>ALI AHMED</b>
Age	:	10-08-1982 (33 Years)
Education, till to date	:	Alem
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: Dakshin Kalma, P.O: Dairy Farm, P.S: Ashulia, Dist: Dhaka
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>JAHANARA BEGUM</b>
(iii) Father's name	:	<b>MD MOIJ UDDIN</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 47 (Female), Member ID: 4168, Group No: 02 Member since: 12-04-2001 to 2009 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	8 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01679-146580
Mother's Contact No.	:	01919-850490
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

JAHANARA BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FATEMA GENERAL STORE</b>
Location	:	Kalma 1, Savar, Dhaka
Total Investment in BDT	:	BDT 2,47,000/-
Financing	:	Self BDT 1,27,000/- (from existing business) 51% Required Investment BDT 1,20,000/- (as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	BDT 4,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Potato, Bran, Soya bin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Chalkbazaar, Savar, Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

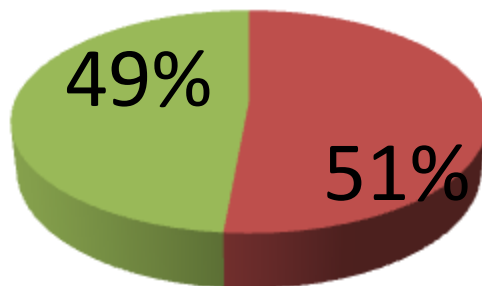
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3,650	109,500	1,314,000
<b>Total Sales (A)</b>	<b>3,650</b>	<b>109,500</b>	<b>1,314,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	3,103	93,075	1,116,900
<b>Total variable Expense (B)</b>	<b>3,103</b>	<b>93,075</b>	<b>1,116,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>548</b>	<b>16,425</b>	<b>197,100</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		1,200	14,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,500	18,000
<b>Total fixed Cost (D)</b>		<b>10,000</b>	<b>120,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,425</b>	<b>77,100</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (5 x 1700)	8,500	3,400	11,900
Pulse (3 x 5000)	15,000	5,000	20,000
Sugar (1 x 1800)	1,800	3,600	5,400
Oil (1 x 2600)	2,600	5,400	8,000
Soft drinks (10 x 7000)	7,000	14,000	21,000
Biscuit (10 x 150)	1,500	3,000	4,500
Ice-cream, Milk	5,000	10,000	15,000
Cosmetics	30,000	3,000	33,000
Stationery	20,000	20,000	40,000
Spice, Chanachur, Chips etc	15,600	2,600	18,200
Fridge	20,000	-	20,000
Crockeries Item	-	50,000	50,000
<b>Total</b>	<b>127,000</b>	<b>120,000</b>	<b>247,000</b>

## Source of Finance



- Entrepreneur's Contribution 127,000
- Investor's Investment 120,000
- Total 247,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	5,250	157,500	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,250</b>	<b>157,500</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>				
Grocery Item	4,463	133,875	1,606,500	1,686,825
<b>Total variable Expense (B)</b>	<b>4,463</b>	<b>133,875</b>	<b>1,606,500</b>	<b>1,686,825</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>788</b>	<b>23,625</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>				
Rent		2,000	24,000	24,000
Electricity Bill		1,200	14,400	15,500
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		2,000	24,000	24,000
<b>Non Cash Item</b>				
Depreciation		333	4,000	4,000
<b>Total Fixed Cost</b>		<b>10,933</b>	<b>131,200</b>	<b>133,000</b>
<b>Net Profit (E) [C-D]</b>		<b>12,692</b>	<b>152,300</b>	<b>164,675</b>
<b>Investment Payback</b>			<b>72,000</b>	<b>72,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	120,000	
1.2	Net Profit	152,300	164,675
1.3	Depreciation (Non cash item)	4,000	4,000
1.4	Opening Balance of Cash Surplus		84,300
	<b>Total Cash Inflow</b>	<b>276,300</b>	<b>252,975</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	120,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	72,000	72,000
	<b>Total Cash Outflow</b>	<b>192,000</b>	<b>72,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>84,300</b>	<b>180,975</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















আমাদের সেবা ফর্মুলা



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সা. সাদার, ☎ 01679146580.

ফাতেমা জেনারেল স্টোর

১ নং কলমা, সা. সাদার, ☎ 01919850490





কলমা, সাদার 01679146580

ফাতেমা জেনারেল







# FAMILY PICTURE

