

## Proposed NU Business Name: **Fazlul Haque Store**



Project identification and prepared By Mizanur Rahman  
Dhonbari, Tangail

Project verified by: Md. Mozaharun Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Md. Fazlul Haque</b>
Age	:	01/01/1992(25 Years)
Education, till to date	:	
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Sister
Address	:	Vill:Dhopa Khali P.O : Amberiya, P.S: Dhon Bari Dist: Tangail
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>Mst. Farida Begum</b>
(iii) Father's name	:	<b>Md. Abdul Latif</b>
(iv) GB member's info	:	Branch :Mijabari, Centre #08/(Female), Member ID: 1368, Group No:7 Member since:02/02/2005(11 years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan:15984
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01916432893
Mother's Contact No.	:	01827964458
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Dhonbari.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ms. Farida Begum** joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

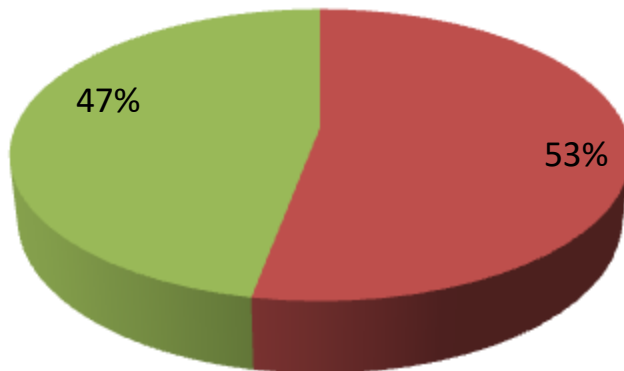
Business Name	:	<b>: Fazlul Haque Store</b>
Location	:	Dhopa Khali Bazar
Total Investment in BDT	:	BDT 85,000/-
Financing	:	Self BDT 45000/-(from existing business)53% Required Investment BDT 40,000/-(as equity)47%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35ft x 10ft=350square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Stationary items.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is Owned</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Stationary Item	5000	150000	1800000
<b>Total Sales (A)</b>	5000	150000	1800000
<b>Less. Variable Expense</b>			
Stationary Item	4500	135000	1620000
<b>Total variable Expense (B)</b>	4500	135000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less. Fixed Expense</b>			0
Rent			0
Electric Bill		1000	12000
Transportation		300	3600
Salary (self)		5000	60000
Salary (staff)			0
Guard			0
Entertainment			0
Generator			0
Mobile		200	2400
<b>Total fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>
<b>Net Profit (E) [C-D]</b>		<b>8500</b>	<b>102000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Drinks	5	450	2250	10	450	4500	6750
Atta	2	1100	2200	10	1100	11000	13200
Soap	300	20	6000				6000
Salt	200	1100	2200				2200
Oil	50		4000				4000
Bulb	30	30	900				900
Vushi	2	2	1600				1600
Stationary			2000				2000
Others			2200			24500	26700
<b>Total</b>			45000			40000	85000

## Source of Finance



- Entrepreneur's Contribution  
45,000
- Investor's Investment 40,000
- Total 85,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Motor Item	10000	300000	3600000	3780000
Total Sales (A)	10000	300000	3600000	3780000
Less. Variable Expense				
Motor Item	9000	270000	3240000	3402000
Total variable Expense (B)	9000	240000	2880000	3024000
Contribution Margin (CM) [C=(A-B)]	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>
Less. Fixed Expense				
Rent		850		
Electric Bill		400	4800	5040
Transportation		2000	24000	25200
Salary (self)		5000	60000	63000
Salary(staff)		9000	108000	113400
Guard			0	0
Generator		300	3600	3780
Entertainment		700	8400	8820
Security				
Mobile		500	6000	6300
Total fixed Expenses		18750	225000	236250
Net Profit (E) [C-D]		11250	135000	141750
Investment Payback			24000	24000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	40000	
1.2	Net Profit	135000	1414750
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		111000
	Total Cash Inflow	175000	1525750
2	Cash Outflow		
2.1	Purchase of Product	40000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000
3	Total Cash Outflow	64000	24000
	Net Surplus	111000	1501750

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :10 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





















# FAMILY PICTURE

