

**Proposed NU Business Name: M/S FAHIM STORE**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Biswas



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

Name	:	<b>MIZAN</b>
Age	:	01-01-1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son ,01 Daughter
No. of siblings:	:	02 Brothers,
Address	:	Vill: Aliarpur, P.O: Dagonvuiyan, P.S: Dagonvuiyan, 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	:	<b>NURER NESA</b>
(iii) Father's name	:	<b>SIDDIKUR RAHAMAN</b>
(iv) GB member's info	:	Branch:.,Dagonbhuyain, Centre # 15(Female), Member ID: 1435/1, Group No: 05 Member since: 2000 To 2006 (06Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan:
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	No years experience in running business. 08 years is won business. He has no year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763350847
Family's Contact No.	:	01828737354
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**NURER NESA** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultural

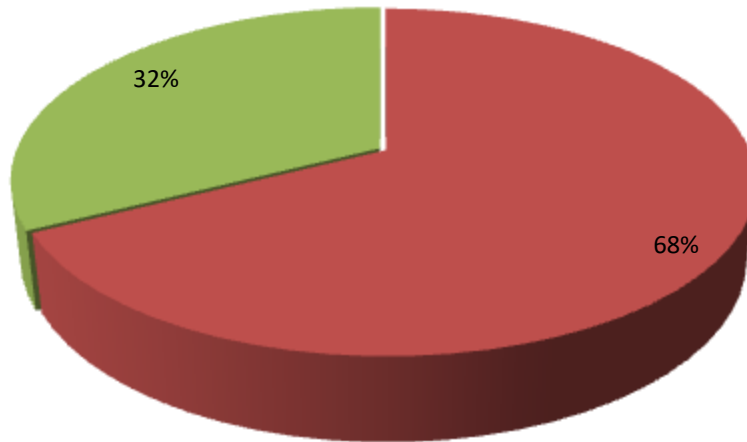
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S FAHIM STORE</b>
Location	:	Iqbal Collage South side, Aliarpur, Dagonbhuyain.
Total Investment in BDT	:	BDT 1,54,000/-
Financing	:	Self BDT 1,04,000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Security	:	15000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Cooling Corner item etc.</li><li>▪ Average 30% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ One will be appointed after receiving equity money</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Feni.</li><li>▪ Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cooling Corner item etc	3,000	90000	1080000
<b>Total sales (A)</b>	3,000	90000	1080000
<b>Less Variable Exp.</b>			
Cooling Corner item etc	2100	63000	756000
<b>Total Variable exp. (B)</b>	2100	63000	756000
<b>Contribution Margin CM [C= (A-B)</b>	900	27000	324000
<b>less fixed exp.</b>			
Rent		800	9600
Electricity bill		250	3000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		100	1200
Gird		50	600
Generator		300	3600
Mobile bill		500	6000
<b>total fixed cost (D)</b>		8000	96000
<b>Nit profit</b>		<b>19000</b>	<b>228000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	10000	0	0	10000	20000
Cold drinks	0	0	15000	0	0	10000	25000
Biscuite	0	0	20000	0	0	10000	30000
Stasonary	0	0	15000	0	0	5000	20000
Others	0	0	20000	0	0	15000	35000
Tea	0	0	2000	0	0	0	2000
Suger	0	0	5000	0	0	0	5000
Milk	0	0	2000	0	0	0	2000
Security	0	0	15000	0	0	0	15000
<b>Total</b>			<b>104000</b>			<b>50000</b>	<b>154000</b>



- Entrepreneur's Contribution 104,000
- Investor's Investment 50,000
- Total 154,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cooling Corner item etc.	3800	114000	1368000	1436400	1508220
<b>Total Sales (A)</b>	3800	114000	1368000	1436400	1508220
less variable Expenses					
<b>Cooling Corner item etc.</b>	2660	79800	957600	1005480	1055754
Total variable Expenses (B)	2660	79800	957600	1005480	1055754
<b>Contribution Margin (CM)= (A-B)</b>	1140	34200	410400	430920	452466
<b>Less Fixed Expenses</b>					
Rent		800	9600	9600	9600
Electricity bill		500	6000	6400	6800
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gird		50	600	600	600
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
<b>Total Fixed Cost</b>		13950	167400	175770	184558.5
<b>Net Profit (E) (C-D)</b>		20250	243000	255150	267907.5
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	243000	255150	267907.5
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		223,000	458,150
	<b>Total Cash Inflow</b>	293,000	478,150	726,058
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	223,000	458,150	706,058

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 08 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

