

Proposed NU Business Name: **M/S FARID VARIETIES STORE**



Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin

গামীন শক্তি
সামাজিক ব্যাবশা

**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD FARID KHAN
Age	:	12-03-1996(21 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Noluya ;P.O : Noluya P.S: Shakhipur, 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	:	RAHIMA BEGUM
(iii) Father's name	:	ABDOR SOBUR KHAN
(iv) GB member's info	:	Branch: Noluya, Centre # 10(Female), Member ID: 1236, Group No: 01 Member since:01-01-2011(07 Years) First loan: BDT5,000/- Existing loan: BDT 90,000/- Outstanding loan: BDT 34,500/-
Further Information:		
(v) Who pays GB loan installment	:	Mather
(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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-508247
Mother's Contact No.	:	01711-709688
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA BEGUM joined Grameen Bank since 20 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	:	M/S FARID VARIETIES STORE
Location	:	Vill: Noluya ;P.O : Noluya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,85,000
Financing	:	Self BDT 1,25,000 (from existing business) 68% Required Investment BDT 60,000(as equity) 32%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	11 ft x 10 ft= 110 square ft
Security of the shop	:	25,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; show piece, cloth, dry fish, spotters and Others.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is Rent.▪Collects goods from Chittagong.▪Agreed grace period is 3 months.

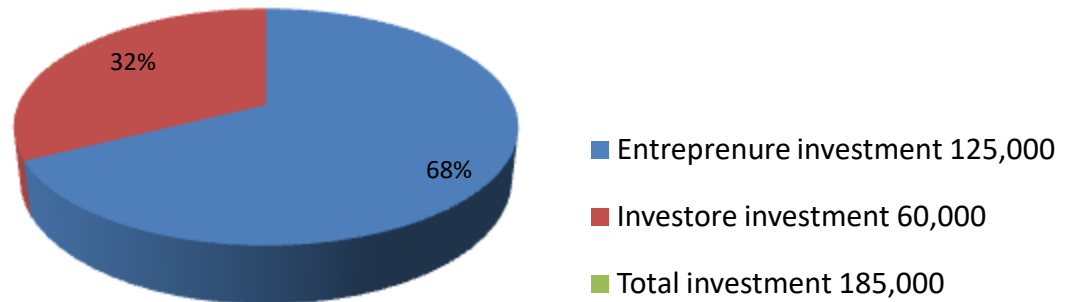
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
show piece, cloth, dry fish, spotters	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
show piece, cloth, dry fish, spotters	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		300	3,600
Transportation		700	8,400
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		300	3,600
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		10,400	124,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Showpice	100	300	30000	Showpice	1	30000	30,000	60,000
Calths	1	20000	20000	Sporters	1	30000	30,000	50,000
Dry fish	1	20000	20000		0	0	0	20,000
Others	1	30000	30000		0	0	0	30,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			25000			0	0	25,000
Total			125000			60000	60,000	185,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
show piece, cloth, dry fish, spotters	3,000	90,000	1,080,000	1,134,000	1,190,700
		0	0	0	0
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense		0	0	0	0
show piece, cloth, dry fish, spotters	2,100	63,000	756,000	793,800	833,490
Total variable Expense (B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense			0	0	0
Rent		800	9,600	10,080	10,584
Electricity Bill		300	3,600	3,780	3,969
Transportation		700	8,400	8,820	9,261
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		500	6,000	6,300	6,615
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		7,600	91,200	95,760	100,548
Net Profit (E) [C-D]		19,400	232,800	244,440	256,662
Investment Payback			24,000	24,000	24,000

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

<i>Sl #</i>	<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	60,000		
1.2	Net Profit	232,800	244440	256662
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		208800	429240
	Total Cash Inflow	292,800	453,240	685,902
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	208,800	429,240	661,902

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 05 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











