

Proposed NU Business Name: **FENI COLD STORE**



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



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

Name	:	<b>ABDUR RAHIM SHAIFUL</b>
Age	:	01-05-1987 ( 31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	03 Brother
Address	:	Vill: Barahipur ;P.O: Feni ; 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	:	<b>SAYERA KHATUN</b>
(iii) Father's name	:	<b>LATE MOSTAFA</b>
(iv) GB member's info	:	Branch: Dharmopur, Centre # 48 (Female), Member ID: 2642, Group No: 06 Member since: 1999 To 2007 ( 08 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 20,000 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	:	09 years experience in running business. 09 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775-928490
Family's Contact No.	:	01830-943412
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAYERA KHATUN** joined Grameen Bank since 06 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	:	<b>FENI COLD STORE</b>
Location	:	Polish Line , Feni
Total Investment in BDT	:	BDT: 386,000 /-
Financing	:	Self BDT: 316,000/- (from existing business) 82% Required Investment BDT: 70,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security	:	70,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery, Cosmetics, Load, Bikash Etc.</li><li>▪Average 08% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni</li><li>▪Agreed grace period is 3 months.</li></ul>

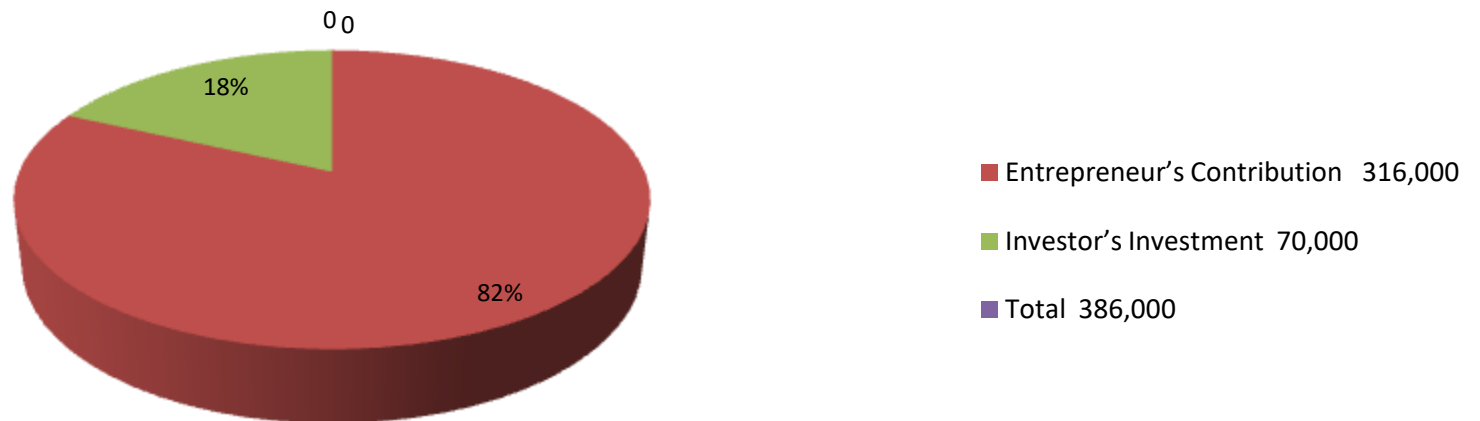
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery, Cosmetics, Load, Bikash Etc	10,000	300,000	3,600,000
<b>Total Sales (A)</b>	10,000	300,000	3,600,000
<b>Less Variable Expense</b>			
Grocery, Cosmetics, Load, Bikash Etc	9,200	276,000	3,312,000
<b>Total variable Expense (B)</b>	9,200	276,000	3,312,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less Variable Expense</b>			
Rent		2500	30,000
Electricity bill		300	3,600
Transportation		3000	36,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Night Guard		0	0
Generator		0	0
Mobile bill		500	6,000
<b>Total fixed cost (D)</b>		<b>11,800</b>	<b>141,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>12,200</b>	<b>146,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drinks	100	500	50,000	30	500	15000	65,000
Juice	60	600	36,000	50	600	30,000	66,000
Milk	1	20000	20,000	1	20000	20,000	40,000
Lacchi	1	20000	20,000	1	5000	5,000	25,000
Biscuits	1	40000	40,000	0	0	0	40,000
Noodls	1	20000	20,000	0	0	0	20,000
Chanachur	1	20000	20,000	0	0	0	20,000
Cake	1	20000	20,000	0	0	0	20,000
Minarel Water	1	20000	20,000	0	0	0	20,000
Others	0	0	0	0	0	0	0
Security	1	70000	70,000				70,000
<b>Total</b>	<b>168</b>	<b>231100</b>	<b>316,000</b>	<b>82</b>	<b>26100</b>	<b>70,000</b>	<b>386,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Grocery, Cosmetics, Load, Bikash Etc	12,000	360,000	4320000	4536000
<b>Total Sales (A)</b>	12,000	360,000	4320000	4536000
<b>Less Variable Expense</b>				
Grocery, Cosmetics, Load, Bikash Etc	11,040	331,200	3974400	4173120
<b>Total variable Expense (B)</b>	11,040	331,200	3974400	4173120
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>960</b>	<b>28,800</b>	<b>345600</b>	<b>362880</b>
<b>Less fixed Expense</b>				
Rent		2500	30,000	30,000
Electricity bill		300	3,600	7,500
Transportation		3000	36,000	30,500
Salary (self)		5000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		500	6,000	6,500
		0	0	0
		0	0	0
Mobile bill		500	6,000	5,000
<b>Total fixed cost (D)</b>		<b>11,800</b>	<b>141,600</b>	<b>139,500</b>
<b>Net Profit (E)= [C-D]</b>		<b>17,000</b>	<b>204,000</b>	<b>223,380</b>
Investment Payback			42,000	42,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	<b>204,000</b>	<b>223,380</b>
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		182,000
	<b>Total Cash Inflow</b>	274,000	405,380
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)	42,000	42,000
	<b>Total Cash Outflow</b>	92,000	42,000
<b>3</b>	<b>Net Cash Surplus</b>	182,000	363,380

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
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





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