

Proposed NU Business Name: **FIRUZ STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	FIRUZ KHAN
Age	:	13-07-1983 (34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	04 Brothers 2 Sister
Address	:	Vill: Noadda, P.O: Galimpur, P.S: Nawabganj, 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	:	FEROZA BEGUM
(iii) Father's name	:	MD. ABDUR RASID KHAN
(iv) GB member's info	:	Branch: Komorgonj, Centre # 72 (Female), Member ID: 6141, Group No: 06 Member since: 01/01/1990 First loan: BDT 2,000/- Existing loan: BDT 10,000/- Outstanding loan: Nil
Further Information:		
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-074018
Mother's Contact No.	:	01711-263684
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FEROZA BEGUM joined Grameen Bank since 17 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FIRUZ STORE
Location	:	Noadda Bustand, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 2,40,000(from existing business) 75% Required Investment BDT 80,000(as equity) 25 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,suger etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months.

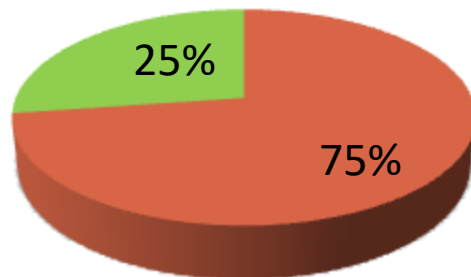
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	1,05,000	12,60,000
Total Sales (A)	3,500	1,05,000	12,60,000
Less. Variable Expense			
Grocery Item	2,975	89,250	10,07,100
Total variable Expense (B)	2,975	89,250	10,07,100
Contribution Margin (CM) [C=(A-B)]	525	15,750	1,89,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Mobile Bill		400	4,800
Entertainment		200	2,400
Total fixed Cost (D)		8,500	1,02,000
Net Profit (E) [C-D]		7,250	87,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit	20,000	5,000	25,000
Soyabin	30,000	10,000	40,000
Cold Drinks	20,000	20,000	40,000
Packet Rice	40,000	0	40,000
Baby Food	40,000	10,000	50,000
Cosmetics	60,000	20,000	80,000
Detergent	10,000	10,000	20,000
Other Goods	20,000	5,000	25,000
Total	2,40,000	80,000	3,20,000

0% **Source of Finance**



- Entrepreneur's Contribution's :- 2,40,000
- Investor Investment's :- 80,000
- Total :- 3,20,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Grocery Item	3,825	1,14,750	13,77,000	14,45,850	15,18,143
Total variable Expense (B)	3,825	1,14,750	13,77,000	14,45,850	15,18,143
Contribution Margin (CM) [C=(A-B)]	675	20,250	2,43,000	2,55,150	2,67,976
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18000
Electricity Bill		500	6,000	6500	7,000
Transportation		1,000	12,000	13,000	14,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		8,800	1,05,600	1,07,200	1,08,700
Net Profit (E) [C-D]		11,450	1,37,400	1,47,950	1,59,276
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	1,37,400	1,47,950	1,59,276
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,05,400	2,21,350
	Total Cash Inflow	2,17,400	2,53,350	3,80,626
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	1,05,400	2,21,350	3,48,626

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Noadda Bustand,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

