

## Proposed NU Business Name: **FOCAS LIBRARY**



Project identification and prepared by: Md Nasir Uddin Sheikh,  
Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>ABDUL MOTIN</b>
Age	:	15-02-1983 (34 Years)
Education, till to date	:	Degree
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brother & 3 Sisters
Address	:	Vill: Poschim Debpur, P.O: Amzad Hat. P.S: Chagolnaiya, 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>SEBUR NESHA</b>
(iii) Father's name	:	<b>ABDUL KADER</b>
(iv) GB member's info	:	Branch: Matia Goda, Centre # 40 (Female), Member ID: 6172/1, Group No: 04 Member since: 5-03-2004 to 2010 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT -
(v) Who pays GB loan installment	:	Father
(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.)	:	No
Business Experiences and Training Info	:	12 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828-231717
Family's Contact No.	:	01852-130981
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit ,Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SEBUR NESHA** 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

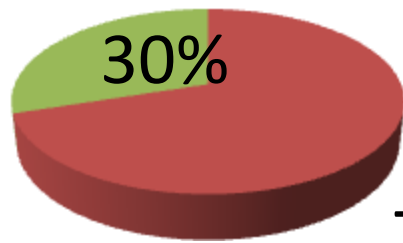
Business Name	:	<b>FOCAS LIBRARY</b>
Location	:	Monur Hat College Gate, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 140,000/- (from existing business) 70% Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Confectionery item etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Grocery item	75,000	900,000
<b>Total Sales (A)</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>		
Grocery item	56,250	675,000
<b>Total variable Expense (B)</b>	<b>56,250</b>	<b>675,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>18,750</b>	<b>225,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	1,600	19,200
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Rent	1,800	21,600
Transportation	300	3,600
Salary (staff)	3,000	36,000
<b>Total fixed Cost (D)</b>	<b>12,200</b>	<b>146,400</b>
<b>Net Profit (E) [C-D]</b>	<b>6,550</b>	<b>78,600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fair & Lovely	150	80	12,000	200	80	16,000	28,000
Soap	200	28	5,600	400	28	11,200	16,800
PonDs	6	150	900	100	150	15,000	15,900
Pepsodent	60	65	3,900	60	65	3,900	7,800
Soft Drinks	5	555	2,775	5	555	2,775	5,550
Oil	80	60	4,800	80	60	4,800	9,600
Brush	100	55	5,500	100	55	5,500	11,000
Shampoo	1	9525	9,525	1	825	825	10,350
Fuchka	1	50000	50,000	0	0	0	50,000
Others	1	20000	20,000	0	0	0	20,000
Security	1	25000	25,000	0	0	0	25,000
<b>Total</b>	<b>605</b>		<b>140,000</b>	<b>946</b>		<b>60,000</b>	<b>200,000</b>

## Source of Finance



70%

■ Entrepreneur's Contribution 140,000

■ Investor's Investment 60,000

■ Total 200,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Grocery item	100,000	1,200,000	1,260,000	1,323,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>	<b>1,260,000</b>	<b>1,323,000</b>
<b>Less. Variable Expense</b>				
Grocery item	75,000	900,000	945,000	992,250
<b>Total variable Expense (B)</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>25,000</b>	<b>300,000</b>	<b>315,000</b>	<b>330,750</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	1,600	19,200	20,000	21,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	3,000	3,500
Rent	1,800	21,600	21,600	21,600
Transportation	500	6,000	7,000	7,500
Salary (staff)	3,000	36,000	36,000	36,000
<b>Total Fixed Cost</b>	<b>12,500</b>	<b>150,000</b>	<b>153,100</b>	<b>155,600</b>
<b>Net Profit (E) [C-D]</b>	<b>12,500</b>	<b>150,000</b>	<b>161,900</b>	<b>175,150</b>
<b>Investment Payback</b>		<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	150,000	161,900	175,150
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		126,000	263,900
	<b>Total Cash Inflow</b>	<b>210,000</b>	<b>287,900</b>	<b>439,050</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>126,000</b>	<b>263,900</b>	<b>415,050</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















ফটোশ্যুট, কম্পোজ, কলারিং

# ফোকাস লাইব্রেরী কম্পিউটার

মোব: ০২০৭২৬৭৩৭৩০০

মোব: ০২০৭২৬৭৩৭৩০০





# FAMILY PICTURE

