

## Proposed NU Business Name: **FAHIMA COOLING CORNER**



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram, Feni.

Project verified by: Susanto Kumar biswas.



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

Name	:	<b>ISMAIL HOSSAIN</b>
Age	:	01-02-1994( 24 Years)
Education, till to date	:	Class-S.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Sisters
Address	:	Vill:South Onontopur, P.O:Porshuram, P.S: Porshuram, 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>KHODEZA AKTER</b>
(iii) Father's name	:	<b>MD: YOUSUF</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 10(Female), Member ID:1219/1, Group No: 01 Member since: 20-01-2007-2017 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: 5000/-
(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	:	03years experience in running business. 03 years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827601545
Mother's Contact No.	:	01813272831
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Porshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHODEZA AKTER** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

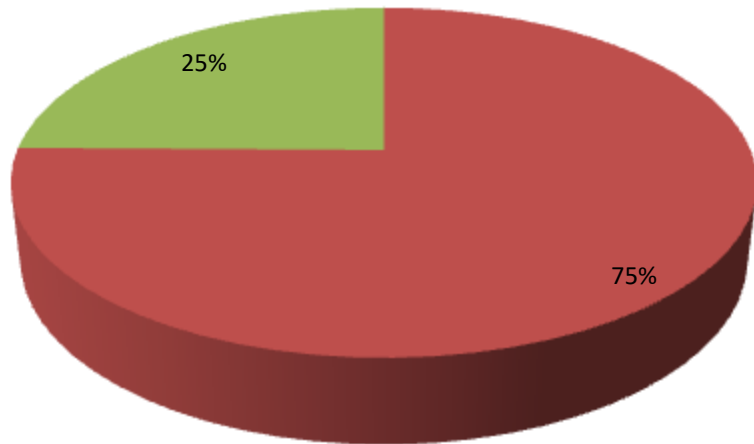
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FAHIMA COOLING CORNER</b>
Location	:	Collage road, Porshuram, Feni.
Total Investment in BDT	:	BDT 201600/-
Financing	:	Self BDT 151600(from existing business) 81% Required Investment BDT,50,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft. = 150square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; others..</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
rice,flour,sugar,dal,oil,soap,salt,others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
rice,flour,sugar,dal,oil,soap,salt,others	2700	81000	972000
<b>Total Variable Expense</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9000</b>	<b>108000</b>
<b>Less Fixed Expense</b>			
Rent		1200	14400
Electric Bill		250	3000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		150	1800
Generator		100	1200
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7300</b>	<b>87600</b>
<b>Net Profit (E)= [C-D]</b>		<b>1700</b>	<b>20400</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	0	0	7,500			10,000	17,500
flour	0	0	3,600			10,000	13,600
sugar	0	0	5,000			10,000	15,000
dal	0	0	4,000			10,000	14,000
oil	0	0	5,000			10,000	15,000
soap	0	0	4,500			0	4,500
salt	0	0	2,000			0	2,000
others	0	0	20,000			0	20,000
security	0	0	100,000			0	100,000
			0			0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>151,600</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>201,600</b>



- Entrepreneur's Contribution 151,600
- Investor's Investment 50,000
- Total 201,600

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
rice,flour,sugar,dal,oil,soap,salt,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	3600	108000	1296000	1360800	1428840
<b>Total Variable Expense</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>	<b>1360800</b>	<b>1428840</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>	<b>151200</b>	<b>158760</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		250	3000	3300	3600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		150	1800	1800	1800
Generator		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7300</b>	<b>86400</b>	<b>86920</b>	<b>87446</b>
<b>Net Profit (E)= [C-D]</b>		<b>4700</b>	<b>56400</b>	<b>59220</b>	<b>62181</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	56,400	59220	62181
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		36400	75620
	<b>Total Cash Inflow</b>	<b>106,400</b>	<b>95,620</b>	<b>137,801</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>36,400</b>	<b>75,620</b>	<b>117,801</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Collage road,  
Porshuram,Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







THE HOOD

THE DARK ARCHIVES

















আজকালের খবর



# FAMILY PICTURE

