

Proposed NU Business Name: **FATEMA GENERAL STORE**



Project identification and prepared by: Rupaly Akter,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALI AHMED
Age	:	10-09-1982 (36 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brother, 01 Sister
Address	:	Vill: South Kalma, P.O: Dairy Farm P.S: Savar, 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	:	JAHANARA BEGUM
(iii) Father's name	:	MD MOIYEJ UDDIN
(iv) GB member's info	:	Branch Ashulia, Centre # 47 (Female), Member ID 4168, Group No: 02 Member since: 20-10-2012(6 Years) First loan: BDT 5,000 Taka. Existing loan: BDT 30,000/-, Outstanding loan:0 /-
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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Glosary item
Business Experiences and Training Info	:	13 years experience in running business 10 Years in own business : He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01679146580
Family's Contact No.	:	01865073108
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM Joined Grameen Bank Since 6 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyakta Business Info

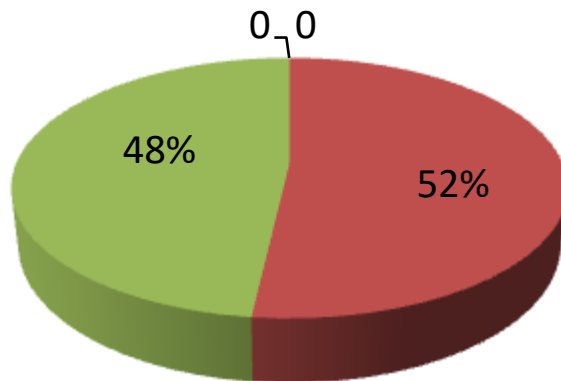
Business Name	:	FATEMA GENERAL STORE
Location	:	South Kalma, Saver, Dhaka.
Total Investment in BDT	:	BDT 4,15,000/-
Financing	:	Self BDT 215,000(from existing business) 52% Required Investment BDT 2,00,000 (as equity 48%)
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	11ft x 24ft = 264 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Glosary Business.▪The business is operating by entrepreneur. Existing 0 Employees.▪The business is under renting.▪Collects goods from Savar,▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Glosary item	3500	105000	1260000
	0	0	0
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Glosary item	2975	89250	1071000
Total variable Expense (B)	2,975	89250	1071000
Contribution Margin (CM) [C=(A-B)	525	15750	189000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		9,600	115200
Net Profit (E)= [C-D]		6,150	73800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice Item	15	2500	40,000			100,000	140,000
oil, Dal Item			20,000			70,000	90,000
Kosmetics Item			40,000			30,000	70,000
Chanacur,Biscuit ,chips			20,000				20,000
drinking, lsecrim			50,000			50,000	100,000
advanced			4,000				4,000
Others			21,000				21,000
pen,Khata			20,000				20,000
Total	15	0	215,000	0	0	250,000	465,000

Source of Finance



- Entrepreneur's Contribution 215,000
- Investor's Investment 200,000
- Total 415,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Glosary item	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less Variable Expense			0		
Glosary item	3825	114750	1377000	1445850	1518142.5
			0		
Total variable Expense (B)	3,825	114750	1377000	1445850	1518142.5
Contribution Margin (CM) [C=(A-B)	675	20250	243000	255150	267907.5
Less Variable Expense			0		
Rent		2,000	24000	24,000	24000
Electricity bill		1400	16800	17300	17800
Transportation		1,200	14400	14,900	15400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator			0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		10,400	124,800	125,900	127000
Net Profit (E)= [C-D]		9850	118200	129,250	140907.5
Investment Payback			100,000	100,000	100,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	118,200	129,250	140907.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		18,200	47450
	Total Cash Inflow	368200	147450	188357.5
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	Total Cash Outflow	350,000	100000	100000
3	Net Cash Surplus	18,200	47450	88357.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 13 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; South Kalma, Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures















FAMILY PICTURE