

## Proposed NU Business Name: **FARHAD STORE**



Project identification and prepared by: Md. Motiur Rahman,  
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD. FARHAD ALI</b>
Age	:	01-01-1985 (30 Years)
Education, till to date	:	Signature Capable
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 2 Sister
Address	:	Vill: East Pakutiya, P.O: D. Pakutiya, P.S: Ghatal, Dist: Tangail
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>MOST. FARIDABEGUM</b>
(iii) Father's name	:	<b>MD. ABDUS SALAM</b>
(iv) GB member's info	:	Branch: Pakutiya Centre # 81(Female), Member ID: 8727, Group No: 09 Member since: 18-11-2007 (7 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: BDT 69,000
(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.)	:	Nil
Business Experiences and Training Info	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Tea Stall)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-167168
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Most Farida Begum joined Grameen Bank since 7 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's tea stall and son's business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FARHAD STORE</b>
Location	:	Pakutiya, Tangail.
Total Investment in BDT	:	BDT 1,75,000
Financing	:	Self BDT 95,000(from existing business) 64% Required Investment BDT 80,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 8 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; Betel, Nut, Soap, Cosmetics, Biscuits, Chanachur, Cold drinks, Soft drinks, Washing powder, etc.</li> <li>▪Average 40% gain on Betel and tea Sale.</li> <li>▪Average 15% gain on Other Sale &amp; Nut Sale (Both Whole &amp; Retail).</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity, one employee will be appointed</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Pakutiya, Ghatail.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

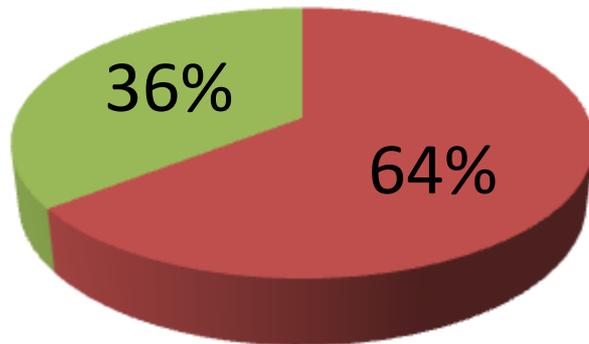
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Betel Nut & Others	400	12,000	144,000
Tea	500	15,000	180,000
Others (Tea, Betel, Nut, Chanachur, Biscuits, Soft drinks)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Variable Expense</b>			
Betel Nut & Others	240	7,200	86,400
Tea	300	9,000	108,000
Others (Tea, Betel, Nut, Chanachur, Biscuits, Soft drinks)	425	12,750	153,000
<b>Total variable Expense (B)</b>	<b>965</b>	<b>28,950</b>	<b>347,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>435</b>	<b>13,050</b>	<b>156,600</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Transportation		1,000	12,000
Entertainment		300	3,600
Salary (Self)		5,000	60,000
Guard		120	1,440
<b>Total fixed Cost (D)</b>		<b>9,420</b>	<b>113,040</b>
<b>Net Profit (E) [C-D]</b>		<b>3,630</b>	<b>43,560</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Tea, Betel, Nut, Chanachur, Biscuits, Cold drinks, Soft drinks,	20,000	25,000	45,000
Soap, Oil, Cosmetics, Washing powder, etc.	-	30,000	30,000
Refrigerator	25,000	25,000	50,000
Security	50,000	-	50,000
<b>Total</b>	<b>95,000</b>	<b>80,000</b>	<b>1,75,000</b>

## Source of Finance



- Entrepreneur's Contribution 144,800
- Investor's Investment 80,000
- Total 224,800

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Betel Nut & Others	600	18,000	216,000	226,800
Tea	800	24,000	288,000	302,400
Others (Tea, Betel, Nut, Chanachur, Biscuits, Soft drinks)	1,000	30,000	360,000	378,000
<b>Total Sales (A)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>
<b>Less. Variable Expense</b>				
Betel Nut & Others	360	10,800	129,600	136,080
Tea	480	14,400	172,800	181,440
Others (Tea, Betel, Nut, Chanachur, Biscuits, Soft drinks)	850	25,500	306,000	321,300
<b>Total variable Expense (B)</b>	<b>1,690</b>	<b>50,700</b>	<b>608,400</b>	<b>638,820</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>710</b>	<b>21,300</b>	<b>255,600</b>	<b>268,380</b>
<b>Less. Fixed Expense</b>				
Rent		2,000	24,000	24,000
Electricity Bill		700	8,400	8,820
Mobile Bill		500	6,000	6,300
Transportation		1,000	12,000	12,600
Entertainment		500	6,000	6,300
Salary (Self)		5,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000
Guard		120	1,440	1,440
<b>Total Fixed Cost</b>		<b>13,820</b>	<b>165,840</b>	<b>174,132</b>
<b>Net Profit (E) [C-D]</b>		<b>7,480</b>	<b>89,760</b>	<b>94,248</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	89,760	94,248
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		29,760
	<b>Total Cash Inflow</b>	<b>189,760</b>	<b>124,008</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>29,760</b>	<b>64,008</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 7 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



প্রতি  
শলাক  
পাইলট  
মাষ  
২  
টাকা



আ  
ফর  
হাদ  
জোর  
অথার ডিজি  
রাখা সকল  
প্রকার ডাঙা  
পানীয়  
পাওয়া-  
যায়



হাদ  
স্টোর  
প্রকারভাঙ্গা  
পানীয়  
পাওয়া-  
যায়।



















ଜ  
ଜ  
ଖା  
ମ-  
ବ  
କା  
ସି-  
କା



NANO

Water Fruit

7

এখানে  
ফ্রিজ  
সকল-  
প্রকার  
ঠান্ডা  
পানীয়-  
সাতোয়া  
হ





# FAMILY PICTURE

