

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



Project identification and prepared by: Md. Shahidul Islam ,  
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Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD. FAISAL ALI</b>
Age	:	03-04-1991 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Shail Bar , P.O:Now hata P.S: Paba ,Nowhata, Dist: Rajshahi
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.FATEMA BIBI</b>
(iii) Father's name	:	<b>MD.JAMAL UDDIN</b>
(iv) GB member's info	:	Branch: Nowhata Paba , Centre 08(Female), Member ID: 1212/1, Group No: 02 Member since: 2007-2014( 8 Years) First loan: BDT 12,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: Nil
(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	:	4 years experience in running business. He has six month training on cow.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735362868
Mother's Contact No.	:	01750757079
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.FATEMA BIBI** joined Grameen Bank since 8 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FAISAL STORE</b>
Location	:	Shail bar ,Rajshahi
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 61% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing; Grocaris item etc.</li> <li>▪Average 10% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed.</li> <li>▪The shop is Rent</li> <li>▪Collects goods from Rajshahi/Dhaka</li> <li>▪Agreed grace period is 3 months.</li> </ul>

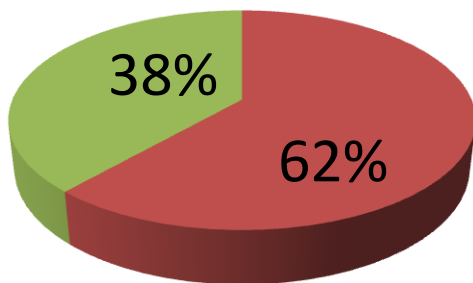
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocarise	3,800	114,000	1368000
<b>Total Sales (A)</b>	3,800	114,000	1368000
<b>Less. Variable Expense</b>			
Grocarise	3,420	102,600	1231200
<b>Total variable Expense (B)</b>	3,420	102,600	1231200
<b>Contribution Margin (CM) [C=(A-B)]</b>	380	11,400	136800
<b>Less. Fixed Expense</b>			
Rent		300	3,600
Electricity Bill		200	2,400
Mobile Bill		500	6,000
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,900</b>	<b>82,800</b>
<b>Net Profit (E) [C-D]</b>		<b>4,500</b>	<b>54,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Oiel	100	100	10,000	60	500	30000	40,000
Sope	100	120	12,000	50	200	10000	22,000
Stationary	150	100	15,000	100	100	10000	25,000
Confactionary	100	150	15,000	0	0	0	15,000
Fourth	100	150	15,000	0	0	0	15,000
Other	130	100	13,000			0	13,000
	0	0	0			0	0
			0	0	0	0	0
			0			0	0
<b>Total</b>	<b>680</b>	<b>720</b>	<b>80000</b>	<b>210</b>	<b>800</b>	<b>50000</b>	<b>130000</b>

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Grocarise	4500	135000	1620000	1782000	1701000
<b>Total Sales (A)</b>	4500	135000	1620000	1782000	1701000
<b>Less. Variable Expense</b>		0		0	0
Grocarise	4050	121500	1458000	1603800	1530900
<b>Total variable Expense (B)</b>	4050	121500	1458000	1603800	1530900
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13500	162000	178200	170100
<b>Less. Fixed Expense</b>					
Rent		300	3600	6000	6000
Electricity Bill		200	2400	1800	1800
Mobile Bill		500	6000	6000	6000
Salary (self)		5000	60000	80000	80000
Transportation		500	6000	6000	6000
Entertainment		300	3600	6000	6000
Salary (staff)		0	0	0	0
Security Gard		100	1200	1200	1200
Bank service Charge		100	1200	1200	1200
<b>Total Fixed Cost</b>		<b>7000</b>	<b>84000</b>	<b>108200</b>	<b>108200</b>
<b>Net Profit (E) [C-D]</b>		<b>6500</b>	<b>78000</b>	<b>70000</b>	<b>61900</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</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	471600	521400	521400
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		189600	189600
	<b>Total Cash Inflow</b>	<b>521600</b>	<b>442940</b>	<b>442940</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)	20,000	20000	20000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>441600</b>	<b>394940</b>	<b>394940</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 6 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

















# FAMILY PICTURE

