

## A Nobin Udyokta Project

Proposed NU Business Name : **Fahima Varieties Store**



Presented by :  
Farid Ahmmed

NU Identified and PP Prepared :  
Md. Nazmul karim (Manikganj Unit)  
Verified by : Md.Khalilur Rahman

GRAMEEN TRUST





## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Varieties Business (Cloths, Shoe,& Baby Dress)
Trade License	:	265/14-15
Business Experiences	:	3 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01732104939
NU Project Source/Reference	:	GT Manikganj Sadar Unit Office, Manikganj

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

NU's Father has been a member of Grameen Bank since 1990. At first he took a loan amount of BDT 2,000 from Grameen Bank. NU's Father gradually improved their life standard by using GB loan.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	Fahima Varieties store
Address/ Location	:	Ali Nogor Bazar, Ward no-05, Gaorpara Manikganj sadar, Manikganj
Total Investment in BDT	:	3,50,000
Financing	:	Self BDT : 2,00,000 (from existing business) - 57 % Required Investment BDT : 1,50,000 (as equity) - 43%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 7,000
i. Proposed Business % of present gross profit margin	:	25%
ii. Estimated % of proposed gross profit margin	:	25%
iii. Agreed grace period	:	3 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock items:</b> Advance : 10,000 Decoration (Rack +fan) :10,000 All types cloths : 80,000 Ready made Cloths :1,00,000	2,00,000		
<b>i. Proposed Stock Items:</b> All types cloths : 150,000 (Attached in next slide)		1,50,000	
<b>Total Capital</b>	<b>2,00,000/-</b>	<b>1,50,000/-</b>	<b>3,50,000/-</b>

# Items list

## Present items

i.	Three pcs (500tk*30)	: 15,000
ii.	Shirt pcs (300 tk*50p)	:15000
iii.	Pant pcs (350 tk*30p)	:10,000
iv.	Chapa three pcs (300 tk*33)	:10,000
v.	Voil cloths(55 tk*300)	:15000
vi.	Borkha cloths (500 tk* 20 p)	:5,000
vii.	Toree cloth (japanese)(150 tk*100 goz)	:5,000
viii.	Shari 50 pc*500	:25,000
ix.	Lungi 70 pc*300	:21,000
x.	Jens pant 31 pc *320	:10,000
xi.	Frock + child dress 50 pc*400	:20,000
xii.	T-shirt 30 pc * 100	:3,000
xiii.	Male + female under wear items	: 6,000
xiv.	Male +Female shoes 80 pair	:10,000
Total		<b>=1,80,000</b>

## Proposed items

i.	Three pcs (500tk*30)	: 15,000
ii.	Shirt pcs (300 tk*33p)	:10,000
iii.	Pant pcs (330 tk*30p)	:10,000
iv.	Chapa three pcs (300 tk*33)	:10,000
v.	Voil cloths(55 tk*100)	:5,000
vi.	Borkha cloths (500 tk* 10 p)	:5,000
vii.	Toree cloth (japanese)	:5000
viii.	Shari 50 pc	:25,000
ix.	Lungi 50pc	:15,000
x.	Jens pant 50 pc	:15,000
xi.	T shirt 50 pc	:5,000
xii.	Frog + child dress 50pc	: 20,000
xiii.	Male +Female shoes 80 pair	: 10,000
Total		<b>=1,50,000</b>



# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1200	36,000	4,32,000
<i>Less: Cost of sales</i>	900	27000	3,24,000
<b>Profit (25%) [A]</b>	<b>300</b>	<b>9,000</b>	<b>1,08,000</b>
Income From Shoe (B)	100	3000	36000
Profit (A+B)	<b>400</b>	<b>12000</b>	<b>1,44,000</b>
<i>Less: Operating Costs</i>			
Electricity bill		200	24,00
Shop Rent		500	6000
Transport		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		6000	72,000
Others (Chada,SMS,TL)		200	2400
<b>Non Cash Item:</b>			
Depreciation Expenses 10%		83	1000
<b>Total Operating Cost (D)</b>		<b>7,483</b>	<b>89,796</b>
<b>Net Profit (C-D):</b>		<b>4,517</b>	<b>54,204</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	1400	42,000	5,04,000	1400	42,000	5,04,000	1700	51,000	6,12,000
Less: Cost of sales (B)	1,050	31,500	3,78,000	1,050	31,500	3,78,000	1275	38,250	4,59,000
<b>Gross Profit (C) [C=(A-B)] (25%)</b>	<b>350</b>	<b>10,500</b>	<b>1,26,000</b>	<b>350</b>	<b>10,500</b>	<b>1,26,000</b>	<b>425</b>	<b>12,750</b>	<b>1,53,000</b>
Income From Shoe (B)	150	4,500	54000	200	6000	72,000	200	6000	72,000
<b>Profit (A+B)</b>	<b>500</b>	<b>15000</b>	<b>1,80,000</b>	<b>550</b>	<b>16,500</b>	<b>1,98,000</b>	<b>625</b>	<b>18,750</b>	<b>2,25,000</b>
<b>Less: Operating Costs</b>									
Electricity bill		300	3,600		400	4,800		400	4,800
Shop rent		500	6000		500	6,000		500	6,000
Transport		200	2400		200	2400		200	2400
Mobile bill		300	3600		300	3600		300	3600
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Others (Chada,SMS,TL)		200	2400		200	2400		200	2400
<b>Non Cash Item:</b>									
Depreciation Expenses 10%		83	1,000		83	1,000		83	1,000
<b>Total Operating Cost (D)</b>		<b>8,583</b>	<b>1,02,996</b>		<b>8683</b>	<b>1,04,196</b>		<b>8683</b>	<b>1,04,196</b>
<b>Net Profit (C-D):</b>		<b>6,417</b>	<b>77,004</b>		<b>7,817</b>	<b>93,804</b>		<b>10,067</b>	<b>1,20,804</b>
<b>GT payback</b>			<b>60,000</b>			<b>60,000</b>			<b>60,000</b>
<b>Retained Income:</b>		<b>17,004</b>			<b>33,804</b>			<b>60,804</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>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	77,004	93,804	1,20,804
1.3	Depreciation (Non cash item)	1000	1000	1000
1.4	Opening Balance of Cash Surplus		18,004	52,808
	<b>Total Cash Inflow</b>	<b>2,28,004</b>	<b>1,12,808</b>	<b>1,74,612</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>2,10,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>18,004</b>	<b>52,808</b>	<b>1,14,612</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 3 Years of Experience
- Position of his store beside Highway.

## **W**EAKNESS

- Opponent in same areas

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## **T**HREATS

- Fire
- Theft

Pictures



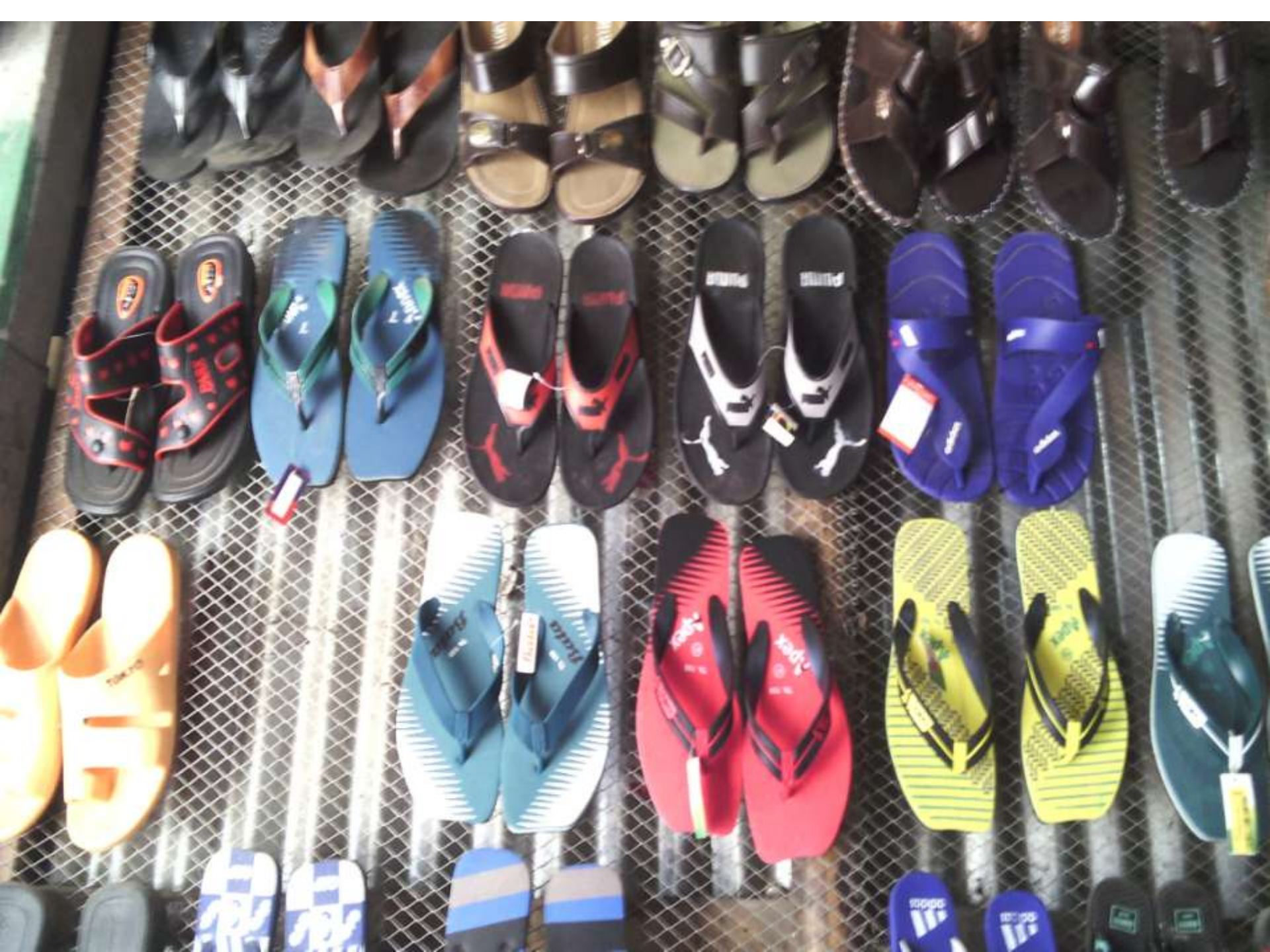




























ফাইবা

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2019/07

















**Presented at 11<sup>th</sup> Internal Design  
Lab on June 17,2015 at GT**

