

Proposed NU Business Name: **OMOR FARUK STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. OMOR FARUK
Age	:	06-06-1982(34 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	2 Son & 1 Daughter
No. of siblings:	:	5 Brothers & 3 Sister
Address	:	Vill: Dhopapara , P.O: Dhopapara , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. JOMELA
(iii) Father's name	:	MD. FERAL
(iv) GB member's info	:	Branch: Zeupara ,Puthia , Centre # 26 (Female), Member ID: 3053/4, Group No: 05 Member since: 2005 To (11 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: 7,410
(v) Who pays GB loan installment	:	Self
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-133895
Father's Contact No.	:	01733-001355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOMELA joined Grameen Bank since 11 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	:	OMOR FARUK STORE
Location	:	Dhopapara bagar, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 30,000/-(from existing business) 43% Required Investment BDT 40,000/-(as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 07 ft= 84 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

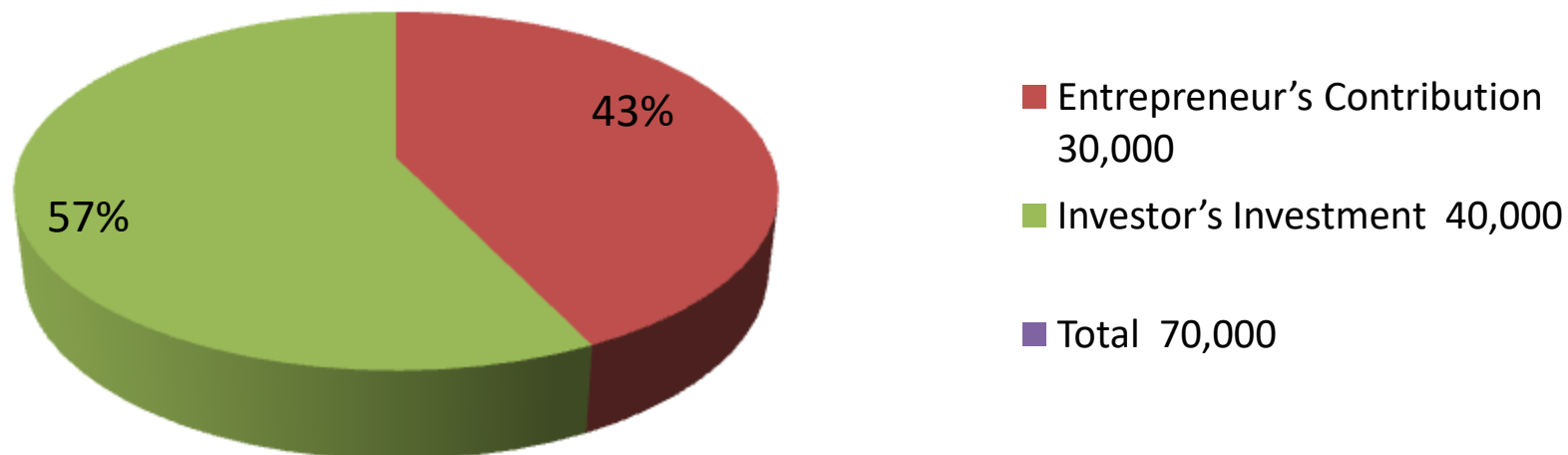
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	12,60,000
Total Sales (A)	3,500	105,000	12,60,000
Less. Variable Expense			
Grocery Item	3,150	94,500	11,34,000
Total variable Expense (B)	3,150	94,500	11,34,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		120	1,440
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,520	78,240
Net Profit (E) [C-D]		3,980	47,760

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Detergent	5,000	-	5,000
Cosmetic	7,000	-	7,000
Biscuit	4,000	-	4,000
Confectionary	10,000	-	10,000
Others	4,000	-	4,000
Rice	-	10,000	10,000
Dale	-	10,000	10,000
Flower	-	10,000	10,000
Sugar	-	10,000	10,000
Total	30,000	40,000	70,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		400	4,800	4,800	4,800
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		120	1,440	1,440	1,440
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		6,820	81,840	82,320	82,824
Net Profit (E) [C-D]		6,680	80,160	87,780	95,781
Investment Payback			16,000	16,000	16,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	80,160	87,780	95,781
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	64,160	71,780
	Total Cash Inflow	120,160	151,940	167,561
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	64,160	135,940	151,561

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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