

Proposed NU Business Name: **FIROJ MODI O STORE**

Project identification and prepared by: Md. ROKON UDDIN ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	FIROJ
Age	:	10-05-1994 (23 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02Brother,01 Sister
Address	:	Vill: Shakoa , P.O: Keshorhat , P.S:Mohanpur , 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	:	SOBEDA BIBI
(iii) Father's name	:	NUR MOHAMMAD
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 108 (Female), Member ID: 4121/2, Group No: 02 Member since: 2002-2010 Present 14-10-2015(12 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 18,000 Outstanding loan: 9,424/=
(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	:	3 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Goru Palon, Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01785-390094
Mother's Contact No.	:	01827-112300
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOBEDA BIBI joined Grameen Bank since 12 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FIROJ MODI O STORE
Location	:	Keshorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 07 ft = 70 Scft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing; Modi item etc. ▪ Average 10% gain on sale. ▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪ The shop is Rent ▪ Collects goods from Rajshahi. ▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Modi Item	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Modi Item	4,500	1,35,000	16,20,000
Total variable Expense (B)	4,500	1,35,000	16,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		2,000	24,000
Entertainment		200	2,400
Bank service Charge			
Total fixed Cost (D)		8,500	1,02,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	8	4000	32,000	10	4000	40,000	72,000
Ata	5	770	6,800	-	-	-	6,800
Oill	30	85	2,550	-	-	-	2,550
Sugeer	1	3250	3,250	2	3250	6,500	9,750
Solt	1	1550	1,550	-	-	-	1,550
Sope	50	16	800	-	-	-	800
Sope(Powder)	12	45	540	-	-	-	540
Others Item	-	-	5,460	-	-	3,500	8,960
Advance for Shop	-	-	20,000	-	-	-	20,000
Total	107		50,000	12		50,000	1,00,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Modi Item	7,000	2,10,000	25,20,000	26,46,000	27,78,300
Total Sales (A)	7,000	2,10,000	25,20,000	26,46,000	27,78,300
Less. Variable Expense					
Modi Item	6,300	1,89,000	22,68,000	23,81,400	25,00,470
Total variable Expense (B)	6,300	1,89,000	22,68,000	23,81,400	25,00,470
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,500	30,000	32,000	35,000
Entertainment		400	4,800	5,000	5,500
Salary (staff)					
Kitnashok					
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		9,600	1,15,200	1,18,300	1,22,800
Net Profit (E) [C-D]		11,400	1,36,800	1,46,300	1,55,030
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	1,36,800	1,46,300	1,55,030
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,16,800	2,43,100
	Total Cash Inflow	1,86,800	2,63,100	3,98,130
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	1,16,800	2,43,100	3,78,130

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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

FAMILY PICTURE