

Proposed NU Business Name: **FORIDUL MODI KHANA STORE**



Project identification and prepared by: Mr. Kabir Raksam
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Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. FORIDUL ISLAM
Age	:	05-12-1997(19 Years)
Education, till to date	:	Degree runing
Marital status	:	Un Married
Children	:	no
No. of siblings:	:	1 sister
Address	:	Vill: shilmaria,P.O: pochamaria.P.S: puthia, 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	:	MST. FORIDA BEGUM
(iii) Father's name	:	MD.ABUL HOSSAIN
(iv) GB member's info	:	Branch: Shilmaria Centre # 57(Female), Member ID: 8276/1, Group No:10 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: 5000
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01752096976
Father's Contact No.	:	01717548129
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FORIDA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

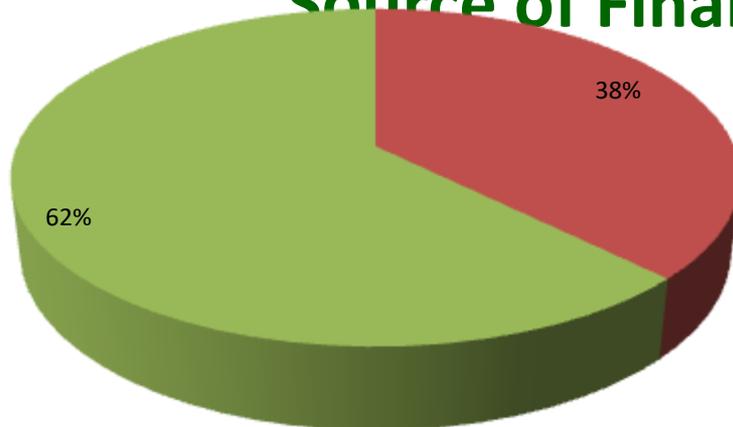
Business Name	:	FORIDUL MODI KHANA STORE
Location	:	Pochamaria, puthia,Rajshahi
Total Investment in BDT	:	BDT 80,000
Financing	:	Self BDT 30,000-(from existing business) 38% Required Investment BDT 50,000/-(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	2,500	75,000	900000
Total Sales (A)	2,500	75,000	900000
Less. Variable Expense		0	
Botic,three pcs.etc.	2,000	60,000	720000
Total variable Expense (B)	2,000	60,000	720000
Contribution Margin (CM) [C=(A-B)	500	15,000	180000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		700	8,400
Entertainment		200	2,400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D)		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
oil	50 kg	90	4,500				
rice	200 kg	40	8,000			20000	20,000
dal	15 kg	70	1,000			10000	10,000
saban			7,000				
others			6,500				10,000
biscuit			3,000			10000	10,000
Total	0	200	30000		0	40000	50000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
oil,rice,wheat,cosmatic etc.	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense		0	0	0	0
oil,rice,wheat,cosmatic etc.	2400	72000	864000	907200	952560
Total variable Expense (B)	2400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		500	6000	7000	7000
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		700	8400	8700	9000
Entertainment		200	2400	2800	3000
Salary (staff)					
Security Gard		100	1200	1400	1500
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	86600	87600
Net Profit (E) [C-D)		11000	131900	140200	150540
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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	131900	140200	150540
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		111900	232100
	Total Cash Inflow	181900	252100	382640
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	111900	232100	362640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: pochamaria,
puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



MAT...
C...



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RELAX



Center fruit



Star

श्री प्रदीप
Sri Pradiip

Closeup
Mediplex DS
NIVEA

ENERGY
GAI



Pudy in the



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Family picture

