

Proposed NU Business Name: **FARUK STORE**



Project identification and prepared by: Md Nasir Uddin Sheikh
Chagal naiya, feni

Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ANAMUL HAQUE FARUK
Age	:	01/03/1983(34Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1Son 01 Daughter
No. of siblings:	:	02 Brother 01 Sisters
Address	:	Vill: Satsoti, P.O: Ejgotpur P.S: Feni Sadar, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMBIA KHATUN
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch: Patahnnagar, Centre # 5/(Female), Member ID :2529/1, Group No: 03 Member since: 05-03-2002-2009 (7Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-099008
Mother's Contact No.	:	01818-232591
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA KHATUN joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

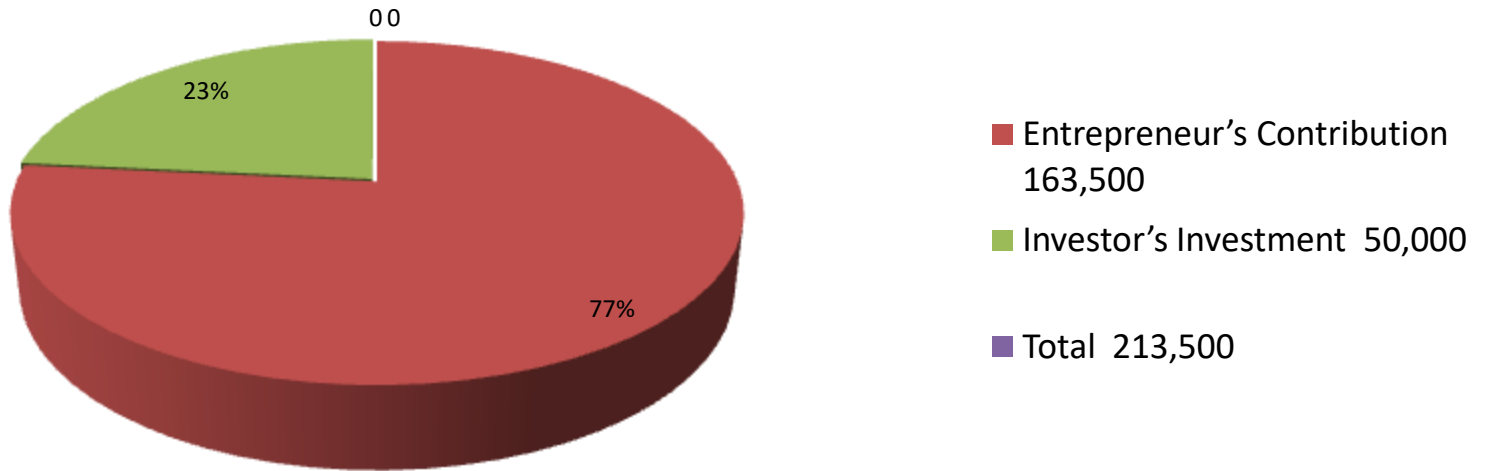
Proposed Nobin Udyokta Business Info

Business Name	:	FARUK STORE
Location	:	Ejjotpur miar bazar,chagalnaiya ,Feni
Total Investment in BDT	:	BDT 2,13,500/-
Financing	:	Self BDT 1,63,500/- (from existing business) 77% Required Investment BDT50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 20 ft. = 200 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods rice,dal, atta,salt,gas selinder, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. No employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
rice,dal, atta,salt,gas selinder, etc.	2700	81000	972000
	0	0	0
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
rice,dal, atta,salt,gas selinder, etc.	2295	68850	826200
Total Variable Expense	2295	68850	826200
Contributon Margin (CM) [C=(A-B)]	405	12150	145800
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7400	88800
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	10	2,000	20,000	5	2,000	10,000	30,000
atta	15	1,000	15,000	20	1,000	20,000	35,000
sugar	15	2,500	37,500	8	2,500	20,000	57,500
salt	10	700	7,000			0	7,000
dal	12	3,000	36,000			0	36,000
onion	2	3,000	6,000			0	6,000
gas selinder	10	2,200	22,000			0	22,000
security			20,000			0	20,000
			0			0	0
			0			0	0
Total	74	14400	163,500	33	5,500	50,000	213,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rice,dal, atta,salt,gas selinder, etc.	3200	96000	1152000	1209600	1270080
0	0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
rice,dal, atta,salt,gas selinder, etc.	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7400	85200	85780	86369
Net Profit (E)= [C-D]		7000	84000	88200	92610
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64000	132200
	Total Cash Inflow	134,000	152,200	224,810
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	64,000	132,200	204,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Ejjotpur miar
bazar, chagalnaiya , Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







গ্রামীণফোন

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