

Proposed NU Business Name: **FARUK STORE**



Project identification and prepared by: MD. Jahangir Ferdous,
Munsigonj Unit, Munsigonj

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | FARUK DEWAN |
| Age | : | 19-10-1981 (34 Years) |
| Education, till to date | : | Class Five |
| Marital status | : | Married |
| Children | : | 2 Sons |
| No. of siblings: | : | 5 Brothers & 1 Sister |
| Address | : | Vill: Telirbil, P.O: Panchasar, P.S: Munsigonj Dist: Munsigonj |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | HAWA BIBI |
| (iii) Father's name | : | LATE AMIN UDDIN DEWAN |
| (iv) GB member's info | : | Branch: Panchasar Centre # 13(Female), Member ID: 2746, Group No: 01 Member since: 05-09-1995 To 03-05-2002 (7Years) First loan: BDT 10,000 |
| Further Information: | | Existing Loan: Nil, Outstanding loan: BDT Nil |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | 12 years experience in running business. He has 5 years training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01931-696098 |
| Mother's Contact No. | : | 01917-309482 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAWA BIBI joined Grameen Bank since 7 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 | : | FARUK STORE |
| Location | : | Dargabari, Mirkadim, Rikabi Bazar Road, Munsigonj |
| Total Investment in BDT | : | BDT 100,000/- |
| Financing | : | Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 4,000/- |
| Size of shop | : | 12ft x 10ft= 120square ft |
| Security of the shop | : | BDT 15,000/- |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Confectionery item. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Munsigonj. ▪Agreed grace period is 3 months. |

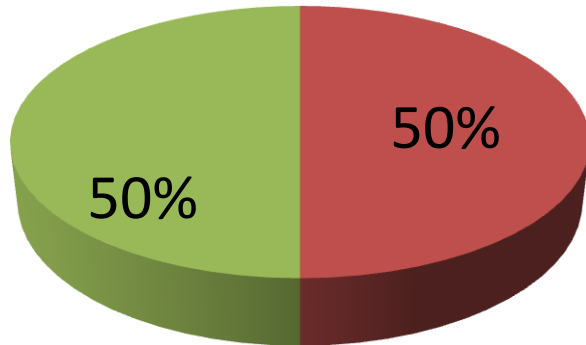
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Confectionery Item | 2,500 | 75,000 | 900,000 |
| Total Sales (A) | 2,500 | 75,000 | 900,000 |
| Less. Variable Expense | | | |
| Confectionery Item | 2,125 | 63,750 | 765,000 |
| Total variable Expense (B) | 2,125 | 63,750 | 765,000 |
| Contribution Margin (CM) [C=(A-B)] | 375 | 11,250 | 135,000 |
| Less. Fixed Expense | | | |
| Rent | | 1,500 | 18,000 |
| Electricity Bill | | 500 | 6,000 |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 4,000 | 48,000 |
| Transportation | | 200 | 2,400 |
| Entertainment | | 200 | 2,400 |
| Total fixed Cost (D) | | 6,700 | 27,600 |
| Net Profit (E) [C-D] | | 4,550 | 107,400 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------------------|---------------|---------------|----------------|
| Soft Drinks (20 x 450) | 9,000 | 20,000 | 29,000 |
| Ice-cream (200 x 50) | 10,000 | 20,000 | 30,000 |
| Mosquito Coil (144 x 40) | 5,760 | 0 | 5,760 |
| Tooth Brush (75 x 40) | 3,000 | 0 | 3,000 |
| Soap (200 x 15) | 3,000 | 0 | 3,000 |
| Others | 19,240 | 10,000 | 29,240 |
| Total | 50,000 | 50,000 | 100,000 |

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 |
|---|--------------|----------------|------------------|------------------|
| Revenue (sales) | | | | |
| Confectionery Item | 3,500 | 105,000 | 1,260,000 | 1,323,000 |
| Total Sales (A) | 3,500 | 105,000 | 1,260,000 | 1,323,000 |
| Less. Variable Expense | | | | |
| Confectionery Item | 2,975 | 89,250 | 1,071,000 | 1,124,550 |
| Total variable Expense (B) | 2,975 | 89,250 | 1,071,000 | 1,124,550 |
| Contribution Margin (CM) [C=(A-B)] | 525 | 15,750 | 189,000 | 198,450 |
| Less. Fixed Expense | | | | |
| Rent | | 1,500 | 18,000 | 18,000 |
| Electricity Bill | | 500 | 6,000 | 7,000 |
| Mobile Bill | | 400 | 4,800 | 5,500 |
| Salary (self) | | 4,000 | 48,000 | 48,000 |
| Transportation | | 400 | 4,800 | 5,500 |
| Entertainment | | 200 | 2,400 | 3,000 |
| Total Fixed Cost | | 7,000 | 84,000 | 87,000 |
| Net Profit (E) [C-D] | | 8,750 | 105,000 | 111,450 |
| Investment Payback | | | 30,000 | 30,000 |

Cash flow projection on business plan (rec. & Pay)

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|----------|---|----------------|----------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50,000 | |
| 1.2 | Net Profit | 105,000 | 111,450 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 75,000 |
| | Total Cash Inflow | 155,000 | 186,450 |
| 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) | 30,000 | 30,000 |
| | Total Cash Outflow | 80,000 | 30,000 |
| 3 | Net Cash Surplus | 75,000 | 156,450 |

SWOT ANALYSIS

STRENGTH

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









7-Eleven
WORLD
BANGLA

পাইপটি

Coconut












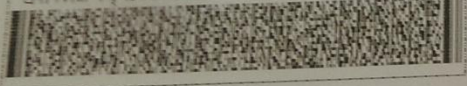
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মামুন দেওয়ান
 Name: Mamun Dewan
 পিতা: মৃত আবুল কাশেম
 মাতা: রাজিয়া বেগম
 Date of Birth: 10 May 1982
 ID NO: 5915676183373

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
 কোনো পক্ষের পক্ষে নিকটস্থ শেখার অধিনে রক্ষা দেয়ার জন্য অনুমোদন করা হলো।
 ক্রিয়াকারী: প্রথম/দ্বিতীয়: হেদীর বিল, ডাকঘর: পলসার - ১৫০০, মুন্সীগঞ্জ সদর,
 মুন্সীগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/০৫/২০০৮



প্রবেশ পত্র

আমি মামুন দেওয়ান কে মামুন দেওয়ান জাতিতে
 যে, মামুন দেওয়ান নামে ১৫ বছর প্রাপ্ত হওয়া
 হয়েছে। তিনি মামুন দেওয়ান নামে নামে
 তিনি সু-স্থানী ছিলেন না।

মরিয়ম

মামুন দেওয়ান
 নাম: মামুন দেওয়ান
 পিতা: মামুন দেওয়ান, মামুন দেওয়ান,
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স্বাক্ষর

১) মামুন দেওয়ান

২) মামুন দেওয়ান

FAMILY PICTURE

