

Proposed NU Business Name: **FARUK STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	FARUK
Age	:	015-04-1992 (25Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	0 SON 0 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Gararon P.O:Sreepur P.S: Sreepur, Dist: Gazipur
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. PARVIN
(iii) Father's name	:	MD. KAMRUL
(iv) GB member's info	:	Branch: Gominga # 60 (Female), Member ID: 7061, Group No:02 Member since:10-10-1999 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30000, 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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01789-001531
Father's Contact No.	:	01745-395360
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepuri Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. PARVIN joined Grameen Bank since 18 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

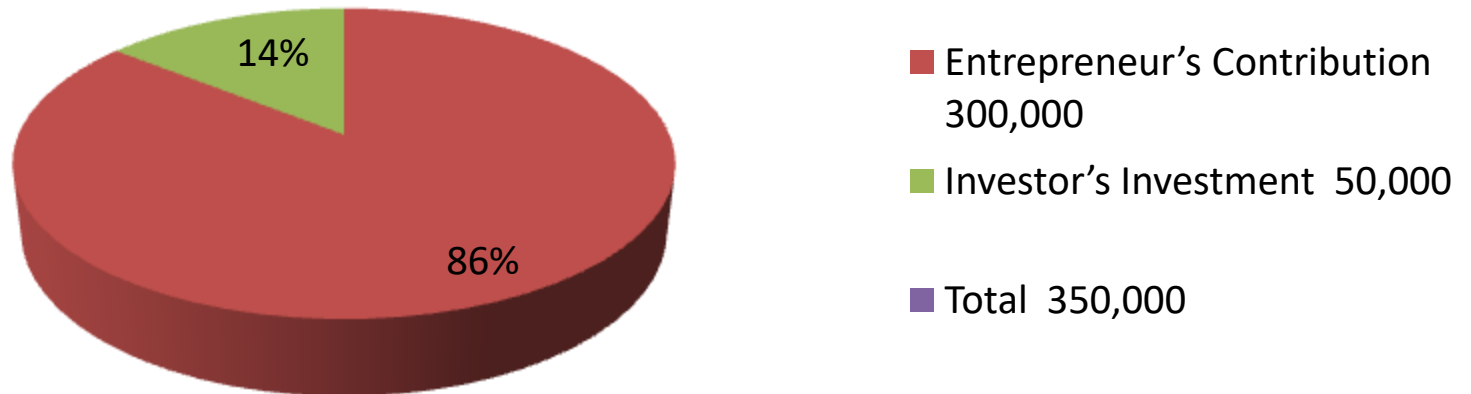
Business Name	:	FARUK STORE
Location	:	Gazipur
Total Investment in BDT	:	BDT 350000/-
Financing	:	Self BDT 300000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	12ft x 20 ft = 240 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; rice, dal, oil ETC▪ The business is operating by entrepreneur. Existing no employees.▪ Average gain 15%▪ The shop is owned.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Rice, Dal, Oil, Soap,Suger ETC	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Rice, Dal, Oil, Soap,Suger ETC	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Electric Bill		600	7200
Transportaion		200	2400
Salary (Self)		5000	60000
Entertainment		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		6100	73200
Net Profit (E)= [C-D]		5150	61800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	10	2,500	25,000	10	2500	25,000	50,000
Dal	12	3,000	36,000			0	36,000
Soap	500	35	17,500			0	17,500
Sugar	10	3500	35,000			0	35,000
Flour	8	4000	32,000	5	4500	22,500	54,500
Oil	500	90	45,000			0	45,000
Soft drink	500	40	20,000		12500	2,500	22,500
Salt	500	40	20,000			0	20,000
Others			69,500			0	69,500
	2040	13205	300000	15	19,500	50,000	350,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice, Dal, Oil, Soap,Suger ETC	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		600	7200	7500	7800
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6100	73200	73720	74246
Net Profit (E)= [C-D]		7400	88800	93240	97902
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	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68800	142040
	Total Cash Inflow	138,800	162,040	239,942
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	68,800	142,040	219,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Pirijpur, Pirijpur, Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





