

## Proposed NU Business Name: **MODE KANA**



Project identification and prepared by: Md. Sohel Mia,  
Unit Rajshahi Sadar.

Project verified by: MD. Abdul Mannan Talukdar



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.TAYEM AHAMED KOKON.</b>
Age	:	03/03/1997(20 Years)
Education, till to date	:	S.S.C.
Marital status	:	Married
Children	:	No.
No. of siblings:	:	4 Brothers & Sister.
Address	:	Vill: Korkori , P.O: korkori, P.S: Paba, 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	:	<b>MST.CHENUARA BEGUM.</b>
(iii) Father's name	:	<b>MD. AFAZ UDDIN.</b>
(iv) GB member's info	:	Branch: , Centre # 21(Female), Member ID:1987, Group No: 03 Member since: 22/02/12 Runngin (5 years) First loan: BDT 20,000.
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: BDT 49440.
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	He has two Auto car.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779685485.
Mother's Contact No.	:	01770659233.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.CHENUARA BEGUM.**joined Grameen Bank since 5 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MODE KANA</b>
Location	:	Kisi bank mor,korkori bypass.
Total Investment in BDT	:	BDT:190,000/-
Financing	:	Self BDT 140,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 15ft= 150 square ft
Security of the shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee. After Getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Local market.</li><li>▪Agreed grace period is 3 months.</li></ul>

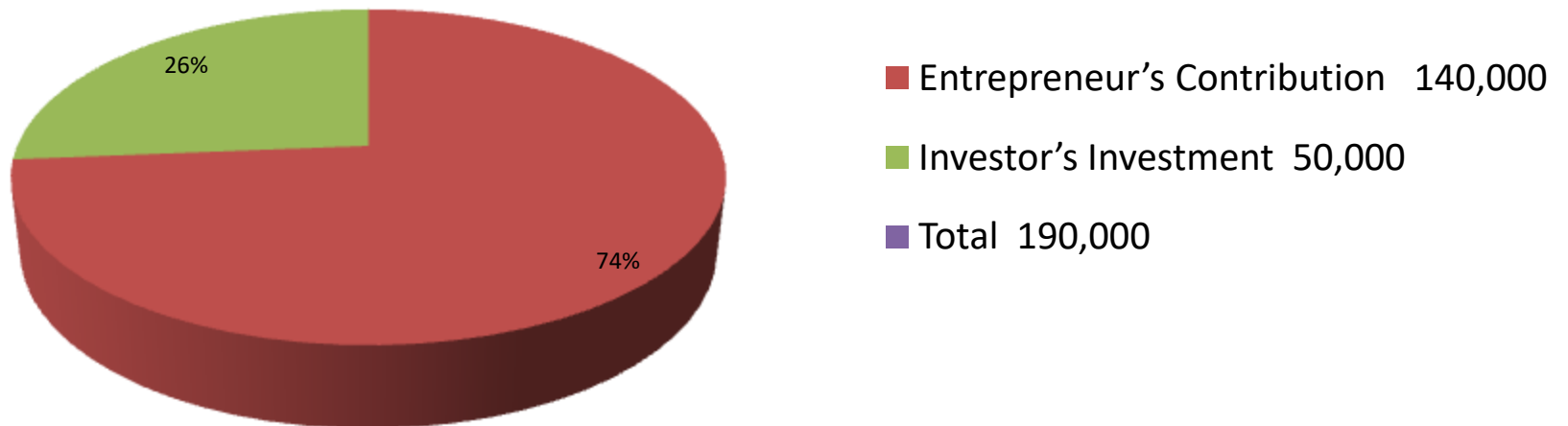
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
sales	5,000	150,000	1800000
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>		0	
Sales	4,500	135,000	1620000
<b>Total variable Expense (B)</b>	4,500	135,000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		1500	18,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		200	2,400
Entertainment		100	1,200
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>90,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>

# Investment Breakdown

	Existing	proposed	
Self goods	140,000	50000	190,000
Total	140,000	50000	190,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
oil, rice, wheat, cosmetic etc.	5500	165000	1980000	2079000	2182950
<b>Total Sales (A)</b>	5500	165000	1980000	2079000	2182950
<b>Less. Variable Expense</b>		0	0	0	0
oil, rice, wheat, cosmetic etc.	4950	148500	1782000	1871100	1964655
<b>Total variable Expense (B)</b>	4950	148500	1782000	1871100	1964655
<b>Contribution Margin (CM) [C=(A-B)]</b>	550	16500	198000	207900	218295
<b>Less. Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electricity Bill		500	6000	6000	6000
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2400	2400
Entertainment		100	1200	1200	1200
Salary (staff)			0		
Security Gard					
Bank service Charge		100	1200	1200	1200
<b>Total Fixed Cost</b>		7600	91200	91200	91200
<b>Net Profit (E) [C-D]</b>		8900	106800	116700	127095
<b>Investment Payback</b>			20000	20000	20000



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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	106800	116700	127095
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>86800</b>	<b>183500</b>
	<b>Total Cash Inflow</b>	<b>156,800</b>	<b>203500</b>	<b>310595</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>86,800</b>	<b>183500</b>	<b>290595</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kisi bank mor,korkori.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



The image shows a man standing in a grocery store aisle. The shelves are filled with various products, including cleaning supplies, packaged goods, and oils. In the foreground, there are several large sacks of grains and lentils. The store appears to be a small-scale grocery or general store.





# FAMILY PICTURE

