

Proposed NU Business Name: **Farzana Store**



Project identification and prepared by: Md Serazul Islam,
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Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Mst. Labali Saudagor
Age	:	19-11-1985 (32 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Dauther 02 Son
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill: North Betdoba ,P.O: Kalihati ,P.S: Kalihati, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Bimola Saudagor
(iii) Father's name	:	Babu Saudagor
(iv) GB member's info	:	Branch: Brahmonshason,Ghatail, Centre # 69 (Female), Member ID: 9310 , Group No: 03 Member since: 26-04-2011 (07Years) First loan: BDT = 10000 Last Loan = 30000
Further Information:	:	Outstanding loan:= 20400
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	0 years of business experience.
Own Business and Training Info	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-616141
Family's Contact No.	:	01753-010801
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Bimola joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Farzana General Store
Location	:	North Betdoba, Hamidpur, Near By Old Cinema Hal, Hamidpur, Kalihati, Tangail
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62 % Required Investment BDT 50,000/- (as equity) 38 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 05 ft= 75 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Pulse, Soyabin, Soft Drinks, Koyel, Soap, Cosmetics, Egg, etc. ▪Average 15 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The Entrepreneur Is Owner Of The Shop. ▪Collects goods from Hamidpur. ▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,Flour,Pulse,Soyabin,Soft Drinks,Koyel,Soap,Cosmetics,Egg,etc.	3,000	90,000	1,080,000
	0	0	0
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice,Flour,Pulse,Soyabin,Soft Drinks,Koyel,Soap,Cosmetics,Egg,etc.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		4000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		7,800	93,600

Investment Breakdown

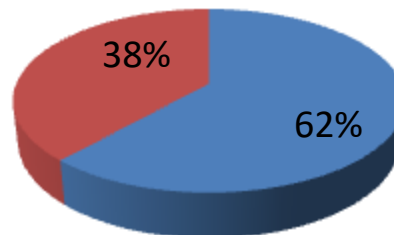
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	4	2800	11200	Rice	10	2800	28,000	39,200
Flour	3	1100	3300	Flour	3	1100	3,300	6,600
Pulse	1	5000	5000	Pulse	1	5000	5,000	10,000
Soyabin	25	95	2375	Soft Drinks	12	600	7,200	9,575
Soft Drinks	12	600	7200	Cosmetics	1	6500	6,500	13,700
Koyel	5	2300	11500				0	11,500
Soap	20	470	9400				0	9,400
Cosmetics	1	25000	25000				0	25,000
Egg	200	6	1200				0	1,200
Others	1	3825	3825				0	3,825
Security of Shop			0					0
Machinaries			0	Others			0	0
Total			80,000				50,000	130,000

Source of Finance

■ Entrepreneur's contribution 80000

■ Investor's Investment 50000

■ Total 130000



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Rice,Flour,Pulse,Soyabin,Soft Drinks,Koyel,Soap,Cosmetics,Egg,etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Rice,Flour,Pulse,Soyabin,Soft Drinks,Koyel,Soap,Cosmetics,Egg,etc.	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		330	3,960	4,158	4,366
Transportation		1,100	13,200	13,860	14,553
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		110	1,320	1,386	1,455
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,855	70,260	71,373	72,542
Net Profit (E) [C-D]		9,895	118,740	127,077	135,831
Investment Payback			20,000	20,000	20,000

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

<i>SI #</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	118,740	127,077	135,831
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		98,740	205,817
	Total Cash Inflow	168,740	225,817	341,648
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	98,740	205,817	321,648

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business : 08 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

ফারজানা জেনারেল স্টোর

বিশ্ববিদ্যালয়ের বাসস্থানের কাছে









FAMILY PICTURE