

Proposed NU Business Name: **FEROZ STORE**



Project identification and prepared by: Md Shah alam,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FERUZ AKONDA
Age	:	31-12-1992 (23 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Depoil,, P.O: Kazipara, P.S: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. FATEMA BEGUM
(iii) Father's name	:	MD JALAL AKONDA
(iv) GB member's info	:	Branch: Birkedar, Kahalo, Centre # 34(Female), Member ID: 2862, Group No: 03 Member since: 20-02-1990 (26 Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 36,000/-, Outstanding loan: BDT 12,324/-
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-790617
Mother's Contact No.	:	01812-425294
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. FATEMA BEGUM joined Grameen Bank since 26 years ago. At first she took 3,000/- taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FEROZ STORE
Location	:	Shekhahar Bus stand, Kahalu, Bogra
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 57% Required Investment BDT 1,00,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, Biscuit etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Bogra, Dupchachia.▪Agreed grace period is 3 months.

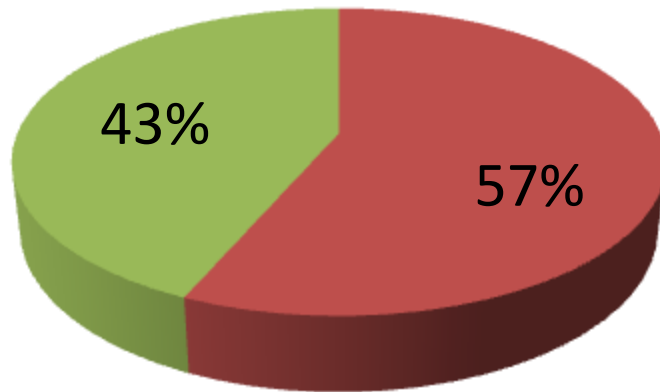
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,650	79,500	954,000
Total Sales (A)	2,650	79,500	954,000
Less. Variable Expense			
Grocery Item	2,253	67,575	810,900
Total variable Expense (B)	2,253	67,575	810,900
Contribution Margin (CM) [C=(A-B)]	398	11,925	143,100
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Guard		200	2,400
Entertainment		200	2,400
Total fixed Cost (D)		6,700	6,000
Net Profit (E) [C-D]		5,225	137,100

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks	25,000	30,000	55,000
Biscuit	28,000	30,000	58,000
Cosmetics	29,000	25,000	54,000
Coil, Pen, Khata etc	24,000	0	24,000
Baby Food	20,000	15,000	35,000
Others	4,000	0	4,000
Total	130,000	100,000	230,000

Source of Finance



■ Entrepreneur's Contribution 130,000

■ Investor's Investment 100,000

■ Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Grocery Item	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Electricity Bill		500	6,000	6,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		800	9,600	11,500
Guard		200	2,400	3,000
Entertainment		200	2,400	3,000
Total Fixed Cost		7,100	85,200	89,000
Net Profit (E) [C-D]		10,900	130,800	137,800
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	130,800	137,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		70,800
	Total Cash Inflow	230,800	208,600
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	70,800	148,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

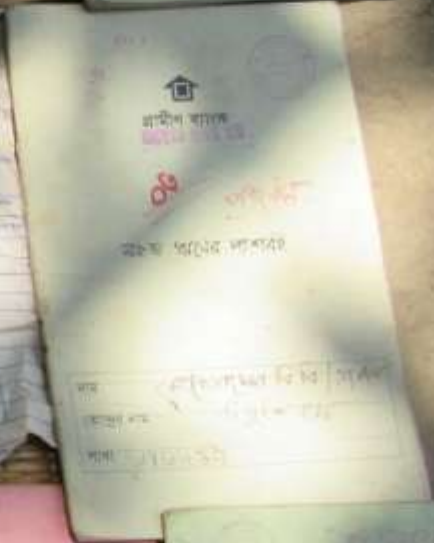
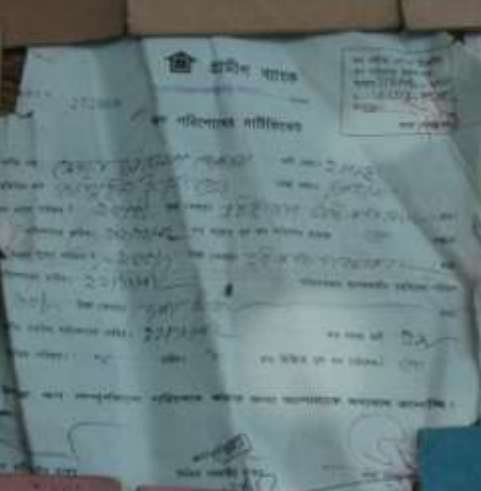
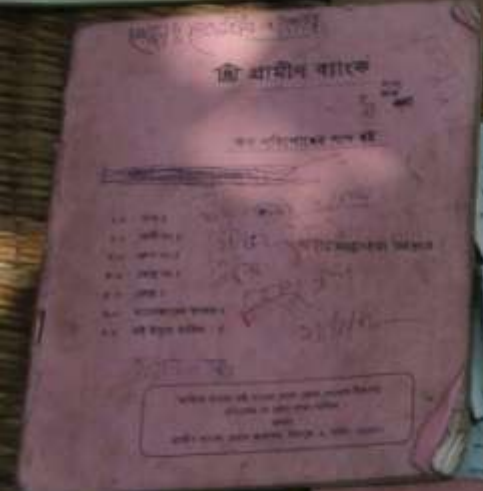
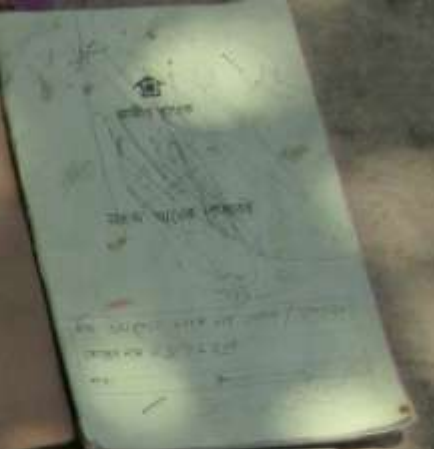
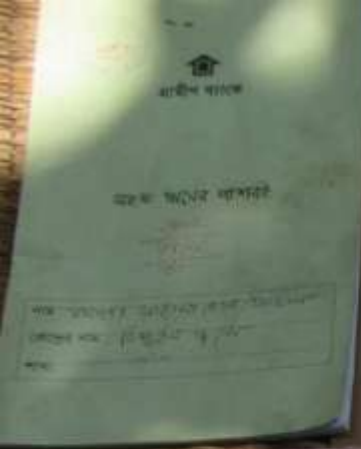




স্বপ্ন
বাজার
১০২৩৭১৩







ଅନୁମତି ପତ୍ର

ଆମି ଦ୍ୱିତୀ ପକ୍ଷରୁ ନୀଳ - ବର୍ଣ୍ଣ ବସ
ବ୍ୟବସାୟ କରି ପ୍ରଥମ ବର୍ଷକୁ ନିଜେ ଚାଲାଇ
ଦେଲି ଯେଉଁଠି ଶ୍ରମିକର ବ୍ୟବସାୟ ଥିବା ଅଞ୍ଚଳ ନିଜେ
ନିଜେ ଚାଲାଇ ଦିଅ ଏବଂ ଅଧିକାଂଶ
କାର୍ଯ୍ୟ ସମ୍ପର୍କରେ ନିଜେ ପାଖରେ । କିନ୍ତୁ
ଅନ୍ୟାନ୍ୟ କିଛି କାର୍ଯ୍ୟରେ ଅନୁମତି ପାଠି
ନାହିଁ । କିନ୍ତୁ ଯଦି କିଛି କାର୍ଯ୍ୟରେ
ଅନୁମତି ପାଠି ତେବେ ଅନୁମତି ପାଠି ।
ଅନ୍ୟ କିଛି କାର୍ଯ୍ୟରେ ଅନୁମତି ନାହିଁ ।

ସମ୍ବଲପୁର ସାମ୍ବଲପୁର ସରକାର
Sambalpur Government of Odisha
ମୁଖ୍ୟ ସଚିବାଳୟ, କଟକ



ନାମ: ଶ୍ରୀ ଉତ୍ତମ ଚନ୍ଦ୍ର
Name: Sri. Uttam Chandra
ପିନ୍: ୯୯୯ ୯୯୯ ୯୯୯
Date of Birth: 21.09.1982
ID NO: 1002701341300100000

କର୍ମଚାରୀଙ୍କ ଉପରେ କାର୍ଯ୍ୟକାରୀ ହେବାର ପାଇଁ ଉପରୋକ୍ତ ତଥ୍ୟକୁ
ଅନୁମତି ପତ୍ରରେ ଉଲ୍ଲେଖ କରିବାକୁ ପଡ଼ିବ ।

ଆମର ନାମ: ଉତ୍ତମ ଚନ୍ଦ୍ର
ଅଧିକାରୀଙ୍କ ନାମ: ସମ୍ବଲପୁର ସରକାର



ନିର୍ବାଚନ ନିୟମାବଳୀ
୧୯୫ ବୀରବେଙ୍ଗର ଇଉନିୟନ ପରିଷଦ କାର୍ଯ୍ୟାଳୟ
ଉପଜେଲା ଓ କାନ୍ଧାର, ଜେଲା ଓ ବଦଡ଼ା ।

ଫ୍ରେଡ୍ ନାହିସେନ

ଦିନ: ୦୮
ନାହିସେନ ନଂ: ୧୦୩/୨୦
ପ୍ରତିନିଧି ନଂ: ୫୩୭
କାଳ୍ପ ନଂ: ୧୩/୦୮/୨୦୧୧

ଆଧାର: ବିଜୁବାନ ଶେଠି
ପୋଷ୍ଟିକା: ଶ୍ରୀ ମିନୁକା ଚନ୍ଦ୍ର
ଧିରା ନାମ: ଶ୍ରୀ ରାମଚନ୍ଦ୍ର ଚନ୍ଦ୍ର ଚନ୍ଦ୍ର ଚନ୍ଦ୍ର ଚନ୍ଦ୍ର
ପା: ଶେଠି ଗିରୀ
ଆଧାର: ୧୦୩/୨୦
ପଞ୍ଜାବୀ ଭାଷାରେ ଲେଖା ।
ପତ୍ର ୧୦୧୧ ନମ୍ବର ୧ ପରି ୧୧/୦୮/୧୧
କାର୍ଯ୍ୟକାରୀ ହେବାର ପାଇଁ ଉପରୋକ୍ତ ତଥ୍ୟକୁ ଅନୁମତି ପତ୍ରରେ ଉଲ୍ଲେଖ କରିବାକୁ ପଡ଼ିବ ।
ନିର୍ବାଚନ କର୍ମଚାରୀଙ୍କ ନାମ: ବିଜୁବାନ ଶେଠି

FAMILY PICTURE

