

Proposed NU Business Name: **FIROJ STOR**



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Bashon Unit, Gazipur
Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FERROJ MIA
Age	:	16-06-1988 (30 Years)
Education, till to date	:	Class Seven
Marital status	:	Maried
Children	:	N/A
No. of siblings:	:	02 Brother's and 01 Sister
Address	:	Vill: Kodda Nandun ; P.O: Kodda bazer ;P.S: Gazipur Shadar ;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	:	JORINA AKTER
(iii) Father's name	:	MOHAMMAD ALI
(iv) GB member's info	:	Branch: Bashon , Centre #61 (Female), Member ID:5955/ , Group No:08 ; Member since: 05/06/2007 (10 Years) First loan: BDT 20,000/- Last loan :30,000 Outstanding loan: 10,000
Further Information:		
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	Mother
(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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937092633
Family's Contact No.	:	01849320942
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA AKTER joined Grameen Bank since 15 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

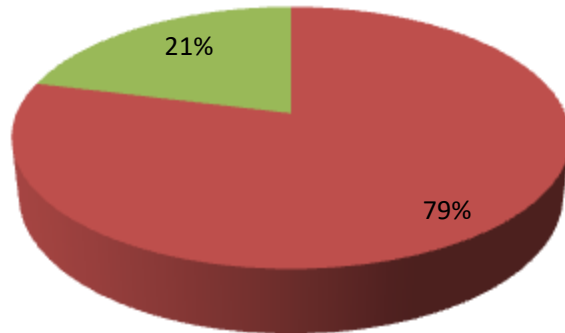
Business Name	:	FIROZ STOR
Location	:	Naujor , Gazipur
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT300,000/- (from existing business) 79% Required Investment BDT80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 14 ft= 168 square ft
Security of the shop	:	150000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice ,Pulses,Suger,Oil,Cosmetics Item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪ The shop is Rent.▪Collects goods from Chowrasta, Gazipur .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Grocery	3400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		250	3000
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		100	1200
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		9,050	108600
Net Profit (E)= [C-D]		8,950	107400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	10	2500	25,000	10	2,500	25,000	50,000
Pulses	10	2500	25,000	10	2,500	25,000	50,000
Suger	5	1300	6,500	4	1,300	5,200	11,700
Oil	1	10000	10,000	0	37,000	0	10,000
Cosmetics Item	1	20000	20,000	1	5,000	5,000	25,000
	0	0	0	0	80	0	0
	0	0	0	0	0	0	0
	0	0	0	0	4,300	0	0
	0	0	0	0	0	0	0
	1	0	0	0	0	0	0
	0	0	0	0	0	0	0
Security	1	150000	150,000	0	0	0	150,000
Others	1	63500	63,500	1	19800	19,800	83,300
Total	30	0	300,000	26	0	80,000	380,000



- Entrepreneur's Contribution 300,000
- Investor's Investment 80,000
- Total 380,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	5000	150000	1800000	1890000	1984500
		0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense			0		
Grocery	4250	127500	1530000	1606500	1686825
Grocery			0		
Total variable Expense (B)	4,250	127500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500	297675
Less Variable Expense			0		
Rent		3,000	36000	36,000	36000
Electricity bill		250	3000	3500	4000
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		100	1200	1200	1200
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		350	4200	4300	4400
Total fixed cost (D)		9,350	115,200	113,300	114400
Net Profit (E)= [C-D]		13150	157800	170,200	183275
Investment Payback			32,000	32,000	32,000

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

SR#	<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	80,000		
1.2	Net Profit	157800	170,200	183275
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		125,800	264000
	Total Cash Inflow	237800	296000	447275
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	125,800	264000	415275

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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



THE DOCTOR

Dr. [Name]	[Address]
[Phone Number]	[Email Address]

WALTON

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THE STORE

Item	Price
...	...
...	...
...	...

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