

Proposed NU Business Name: **FIROZ STORE**



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam

Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	FIROZ KHAN
Age	:	02-12-1985(33Years)
Education, till to date	:	Seven
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Shakhipur ;P.O: Shakhipur P.S: Shakhipur, 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	:	FATEMA
(iii) Father's name	:	MONSER KHAN
(iv) GB member's info	:	Branch: Shakhipur, Centre # 81 (Female), Member ID: 7257, Group No: 02 Member since:01-01-2007(11 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 13880/-
Further Information:		
(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 & Skill	:	15 years of business experience.
Own Business and Training Info	:	15 years experience in running business. Yes, He has 15 years training
Other Own/Family Sources of Income	:	Yes, She has a vestibules business .
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-128641
Mother's Contact No.	:	01831-197887
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	FIROZ STORE
Location	:	Vill: Shakhipur ;P.O: Shakhipur P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,02,500/-
Financing	:	Self BDT 1,22,500(from existing business) 60% Required Investment BDT 80,000(as equity) 40%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	8 ft x 6 ft= 48 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, pluse, Oil, biscet, Visetables, Others.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

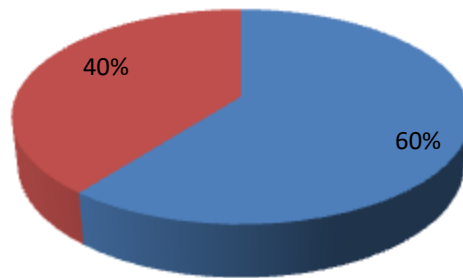
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, pluse, Oil, biscet, Visetables, Others	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice, pluse, Oil, biscet, Visetables, Others	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		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		400	4,800
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		7,100	85,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	5	2500	12500	Rice	16	2500	40,000	52,500
pluse	3	5000	15000	pluse	8	5000	40,000	55,000
Oil	1	13000	13000		0	0	0	13,000
biscet	1	7000	7000		0	0	0	7,000
Visetables	1	50000	50000		0	0	0	50,000
Others	1	25000	25000		0	0	0	25,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			122500			7500	80,000	202,500

Source of finance



■ Entrepreneur investment 122,500

■ Investore investment 80,000

■ Total investment 202,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Rice, pluse, Oil, biscet, Visetables, Others	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Rice, pluse, Oil, biscet, Visetables, Others	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		400	4,800	5,040	5,292
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,400	76,800	77,640	78,522
Net Profit (E) [C-D]		11,600	139,200	149,160	159,618
Investment Payback			32,000	32,000	32,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit	139,200	149,160	159,618
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		107,200	224,360
	Total Cash Inflow	219,200	256,360	383,978
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	107200	224,360	351,978

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 15 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











গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

ফর্ম নং-১

১-১

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: শিখারাজ - রস্টোর

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১৩/০৩/২০১৮

ইউনিটের নাম: স্বাধীনপুত্র

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শিখারাজ - খান

বয়স: ৩৬ বছর

জন্ম তারিখ: ০২/০২/১৯৮১

জাতীয় পরিচয়পত্র নম্বর: ২৬২৮৫০৮৯৮৫০৯০

শিক্ষাগত যোগ্যতা: ৭ম স্কুল

বৈবাহিক অবস্থা: বিকাহিত

ছেলে-মেয়ের সংখ্যা: ২২ জন

ভাই/বোনের সংখ্যা: ১ ভাই ৬ বোন

বর্তমান ঠিকানা: গ্রাম: স্বাধীনপুত্র পো: স্বাধীনপুত্র

থানা: স্বাধীনপুত্র জেলা: টাঙ্গাইল

স্থায়ী ঠিকানা: গ্রাম: ৫ পো: ৫

থানা: ৫ জেলা: ৫

উদ্যোক্তার মোবাইল নং- ০১৭৮২-২২৮৫৪১

বাবা/মা মোবাইল নং- ০১৮৬২-২২৭৮৮৭

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা

বাবা/মা: প্রাক্তন / রানিং সদস্য