

Proposed NU Business Name: **PORICHOY STORE**



Project identification and prepared by: : Aowlad Hossain
Feni Sadar Unit, Feni
Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SELIM
Age	:	13-02-1985 (31Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brother 02 Sister
Address	:	Vill: mojlshpur P.O: Jowarkasar P.S: Feni Sadar; Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASHIA KHATUN
(iii) Father's name	:	ALI ASHRAF
(iv) GB member's info	:	Branch: Dharmapur, Feni , Centre # 14 (Female), Member ID: 1762/1, Group No: 01 Member since: 21-07-2003 (13 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 80,000 Outstanding loan: BDT 49,590
(v) Who pays GB loan installment	:	NA
(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	:	10 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-184233
Family's Contact No.	:	01814-303757
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASHIA KHATUN joined Grameen Bank since 13 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	PORICHOY STORE
Location	:	Mojlishpur, Feni Sadar, Feni
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 165,000/- (from existing business) 73% Required Investment BDT 60,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, Soap, Oil, Salt Potato, Light, Stationary, etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur, Existing None employee.▪Collects goods from Feni Sadar , Feni▪Agreed grace period is 3 months.

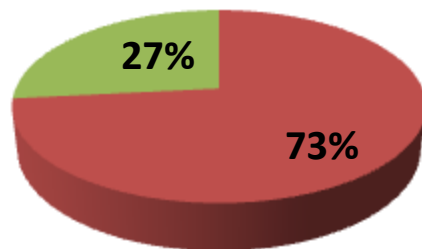
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocary items	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Grocary items	3060	91800	1101600
Total variable Expense (B)	3,060	91800	1101600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less Variable Expense			
Rent		1,200	14400
Electricity bill		600	7200
Transportation		1,000	12000
Salary (self)		5000	60000
Guard		150	1800
Mobile bill		300	3600
Total fixed cost (D)		8,250	99000
Net Profit (E)= [C-D]		7,950	95400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Drinks water	10	580	5800	20	580	11,600	17,400
rice	02	2000	4,000	04	2000	8,000	12,000
Wheat	01	1100	1,100	01	1100	1,100	2,200
Potato	01	1800	1,800	02	1800	3,600	5,400
Pules	01	900	900	01	900	900	1,800
Cosmetic	0	50,000	50,000	0	0	20,000	70,000
Light	80	200	16,000	0	0	0	16,000
Shoes	100	70	7,000	0	0	0	7,000
Stasonary	0	0	30,000	0	0	0	30,000
Others	0	0	33,400	0	0	14,800	48,200
Security	1	15000	15000				
Total	0	0	165,000	0	0	60,000	225,000

Source of Finance



- Entrepreneur's Contribution 165,000
- Investor's Investment 60,000
- Total 225,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery items	6400	192000	2304000	2419200
Total Sales (A)	6400	192000	2304000	2419200
Less Variable Expense				
Grocery items	5440	163200	1958400	2056320
Total variable Expense (B)	5,440	163200	1958400	2056320
Contribution Margin (CM) [C=(A-B)	960	28800	345600	362880
Less Variable Expense				
Rent		1,200	14400	14,400
Electricity bill		800	9600	10100
Transportation		1,300	15600	16,100
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Guard		150	1800	1800
Mobile bill		400	4800	4900
Total fixed cost (D)		13,850	166,200	167,300
Net Profit (E)= [C-D]		14950	179400	195,580
Investment Payback			36,000	36,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	187,200	214,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		151,200
	Total Cash Inflow	247200	365200
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	151,200	329200

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 02 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





















পরিচয় **শেখার** এণ্ড কসমেটিক্স

প্রো সেলিম, সালাহ উদ্দিন রোড, ফেনী, মোবাইল: ০১৪১২-১৪৪২৩৩, ৬ দিনের কার্ড





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সেলিম
Name: MD. SELIM
পিতা: আলী হোসেন
মাতা: সখিরা বেগম
Date of Birth: 13 Feb 1985



ID NO: 3012923273861

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা
কোনো ক্ষতিসাধন ছাড়া বিক্রি/পেচা দেওয়া/অন্যভাবে ব্যবহার করা নিষিদ্ধ।
ক্রিয়াকারী: বাংলাদেশ সরকার, ঢাকা/স্বাক্ষর: প্রধান নির্বাহী কর্মকর্তা, জাতীয় পরিচয়পত্র
স্বাক্ষর: মোহাম্মদ হোসেন - ০৮/০২/২০০৬

Handwritten signature

প্রধান নির্বাহী কর্মকর্তার স্বাক্ষর প্রদানের তারিখ: ০৮/০২/২০০৬



FAMILY PICTURE

