Proposed NU Business Name: SREE PROKASH CHANDRA MODOK



Project identification and prepared by: Md Obaidullah, Bogra Sadar Unit, Bogra Project verified by: Muzaharul islam Sarkar



Brief Bio of The Proposed Nobin Udyokta						
Name	: SREE PROKASH CHANDRA MODOK					
Age	:	17-09-1987 (29 Years)				
Education, till to date	:	Class 5				
Marital status	:	Married				
Children	:	1 Son				
No. of siblings:	:	2 Brothers & 1 Sister				
Address	:	Vill: Bijor Moddo hindu paraP.O: Madla, P.S: Shajahanpur Dist: Bogra				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father GEETA RANI MODOK BINOY CHANDRA MODOK Branch: Sultangonj Shajahanpur, Centre # 46 (Female), Member ID: 3812, Group No: 07 Member since: 25-01-2006 to 2011 (05 Years) First Ioan: BDT 2,000/-				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Existing loan: BDT 10,000/- Outstanding loan: Nil N/A No No 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	:	06 years experience in running business.
Training Info	:	He has hand training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-210880
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Boga Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

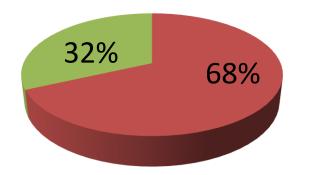
GEETA RANI MODOK joined Grameen Bank since 05 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	SREE PROKASH CHANDRA MODOK			
Location	:	Ranir Hat road, Banani, Bogra			
Total Investment in BDT	:	BDT 220,000/-			
Financing	: Self BDT 150,000/-(from existing business) 68%				
		Required Investment BDT 70,000/-(as equity) 32%			
Present salary/drawings from business (estimates)	:	BDT 5,000/-			
Proposed Salary	:	BDT 5,000/-			
Size of shop	:	15 ft x 10 ft = 150 Square ft			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Grocery item etc. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Bogra. Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Grocery Item	3,000	90,000	1,080,000			
Total Sales (A)	3,000	90,000	1,080,000			
Less. Variable Expense						
Grocery Item	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						
Electricity Bill		300	3,600			
Mobile Bill		300	3,600			
Salary (self)		5,000	60,000			
Transportation		500	6,000			
Entertainment		200	2,400			
Guard		150	1,800			
Rent		1,100	13,200			
Total fixed Cost (D)		7,550	90,600			
Net Profit (E) [C-D)		5,950	71,400			

Investment Breakdown								
	Exist	ting		Proposed				
Particulars	Qty.	Unit Price	Amount	Qty.	Unit	Proposed Total		
			(BDT)		Price			
Rice	15	3400	51,000	15	3400	51,000	102,000	
Soyabeen Oil	1	17000	17,000	1	17000	17,000	34,000	
Pulse	1	6500	6,500	0	0	0	6,500	
Broken Rice	6	1100	6,600	0	0	0	6,600	
Bran	5	1000	5,000	0	0	0	5,000	
Cosmetics	50	300	15,000	0	0	0	15,000	
Security	1	40000	40,000	0	0	0	40,000	
Others	1	8900	8,900	1	2000	2,000	10,900	
Total	80		150,000	17		70,000	220,000	

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 70,000
- Total 220,000

Financial Projection (BDT)							
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)							
Grocery Item	3,500	105,000	1,260,000	1,323,000	1,389,150		
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150		
Less. Variable Expense							
Grocery Item	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							
Electricity Bill		300	3,600	4,000	4,500		
Mobile Bill		400	4,800	5,500	6,000		
Salary (self)		5,000	60,000	60,000	60,000		
Transportation		800	9,600	11,500	12,500		
Entertainment		200	2,400	3,000	3,500		
Guard		150	1,800	2,000	2,200		
Rent		1,100	13,200	13,200	13,200		
Total Fixed Cost		7,950	95,400	99,200	101,900		
Net Profit (E) [C-D)		7,800	93,600	99,250	106,473		
Investment Payback			28,000	28,000	28,000		

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

<i>SI #</i>	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	93,600	99,250	106,473
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		65,600	136,850
	Total Cash Inflow	163,600	164,850	243,323
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership			
2.3	Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	65,600	136,850	215,323



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 6 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

Huge demand in the community Location of shop; Regular customers;

THREATS

Theft Political unrest Pictures

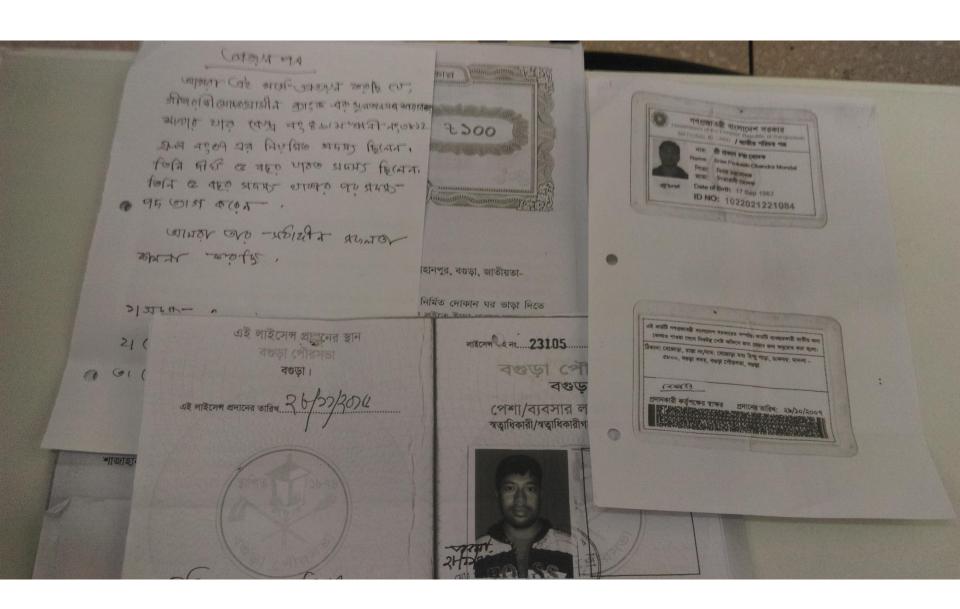












FAMILY PICTURE

