#### Proposed NU Business Name: SHUMA FARNICHAR MART



Project identification and prepared by: Md. Rokon Uddin, Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta							
Name	:	MD. SHOHEL RANA					
Age	:	15-08-1988 (27 Years)					
Education, till to date	:	Class Eight					
Marital status	:	Married					
Children	:	01 Doughter					
No. of siblings:	:	01 Brother, 02 Sister					
Address	:	Vill: Sharondi, P.O: Khalgram , P.S: Bagmara , Dist: Rajshahi					
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 MOST. SOKHINA BIBI MOST. SOKHINA BIBI MD. ABDUL KALAM Branch: Achpara,Bagmara Centre 12 (Female), Member ID: 2354, Group No: 05 Member since: 1995-2007 <i>(12Years)</i> First Ioan: BDT 5,000					
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: Paid/= 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	:	6 years experience in running business.
Training Info	:	He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-245565
Mother's Contact No.	:	01722-991429
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

#### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

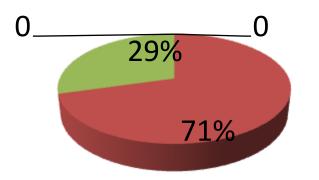
**MOST. SOKHINA BIBI** joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info						
Business Name	:	SUMA FARNICHAR MART				
Location	:	Hatgangopara Bazar, Bagmara, Rajshahi				
Total Investment in BDT	:	BDT 1,70,000/-				
Financing	:	Self BDT 1,20,000/-(from existing business) 70% Required Investment BDT 50,000(as equity) 30%				
Present salary/drawings from business (estimates)	:	BDT 5,000/-				
Proposed Salary	:	BDT 5,000/-				
Size of shop	:	50 ft x 40 ft =2000 sft				
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing; Farnichar item etc.</li> <li>Average 20% gain on sale.</li> <li>The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li> <li>The shop is Rent</li> <li>Collects goods from Bagmara.</li> <li>Agreed grace period is 3 months.</li> </ul>				

Existing Business						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Farnichar Item	3,000	90,000	10,80,000			
Total Sales (A)	3,000	90,000	10,80,000			
Less. Variable Expense						
Farnichar Item	2,400	72,000	8,64,000			
Total variable Expense (B)	2,400	72,000	8,64,000			
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000			
Less. Fixed Expense						
Rent		1,500	18,000			
Electricity Bill		400	4,800			
Mobile Bill		250	3,000			
Salary (self)		5,000	60,000			
Salary (staff)						
Guard		50	600			
Transportation		500	6,000			
Entertainment		300	3,600			
Bank service Charge						
Total fixed Cost (D)		8,000	96,000			
Net Profit (E) [C-D)		10,000	1,20,000			

Investment Breakdown							
E	Proposed						
Particulars	Unit Amount		Qty	Unit	Amount	Proposed	
		Price	(BDT)		Price	(BDT)	Total
Khat	9	8000	72,000	-	-	-	72,000
Shokes	4	3000	12,000	-	-	-	12,000
Dresing Table	3	1500	4,500	-	-	-	4,500
Mik saf	6	4000	24,000	-	-	-	24,000
Brence	1	3500	3,500	-	-	-	3,500
Kath	_	-	4,000	100	500	50,000	54,000
Total	23		1,20,000	100		50,000	1,70,000

#### **Source of Finance**



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd year	3 <sup>rd</sup> Year	
Revenue (sales)						
Farnichar Item	4,500	1,35,000	16,20,000	17,01,000	17,86,050	
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000	17,86,050	
Less. Variable Expense						
Farnichar Item	3,600	1,08,000	12,96,000	13,60,800	14,28,840	
Total variable Expense (B)	3,600	1,08,000	12,96,000	13,60,800	14,28,840	
Contribution Margin (CM) [C=(A-B)	900	27,000	3,24,000	3,40,200	3,57,210	
Less. Fixed Expense						
Rent		1,500	18,000	18,000	18,000	
Electricity Bill		600	7,200	8,000	8,500	
Mobile Bill		500	6,000	6,500	7,000	
Salary (self)		5,000	60,000	60,000	60,000	
Transportation		1,000	12,000	13,000	15,000	
Entertainment		500	6,000	6,500	7,000	
Guard Bill		50	600	600	700	
Bank service Charge		100	1,200	1,200	1,200	
Total Fixed Cost		9,250	1,11,000	1,13,800	1,17,400	
Net Profit (E) [C-D)		17,750	2,13,000	2,26,400	2,39,810	
Investment Payback			20,000	20,000	20,000	

## 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	50,000		
1.2	Net Profit	2,13,000	2,26,400	2,39,810
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,93,000	3,99,400
	Total Cash Inflow	2,63,000	4,19,400	6,39,210
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,93,000	3,99,400	6,19,210



### Strength **W**<sub>EAKNESS</sub> Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill : 6 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures









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# **FAMILY PICTURE**

