

## Proposed NU Business Name: **MODI KHANA STORE**



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Sonatala unit.Bogra

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Porimal Kumar Sarkar</b>
Age	:	26-07-19835(32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Nizbolai P.O: Nizbolai P.S: Sariakandi Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Kusumbala Sarkar</b>
(iii) Father's name	:	<b>Ponchoanon Sarkar</b>
(iv) GB member's info	:	Branch: Pakulla, Sonatala, Centre # 16(Female), Member ID: 1447/1, Group No: 01 Member since: 03-01-2013(04 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 4,260
(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 and Training Info	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-897235
Mother's Contact No.	:	01710-057584 (wife)
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KUSUMBALA SARKAR** joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MODI KHANA STORE</b>
Location	:	Nizbolai, Sariakandi, Bogra.
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 95,000/-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Soyabin oil, Soap, coconut oil ,Soft drink etc.</li><li>▪Average gain on 10% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Local Market.</li><li>▪Agreed grace period is 3 months.</li></ul>

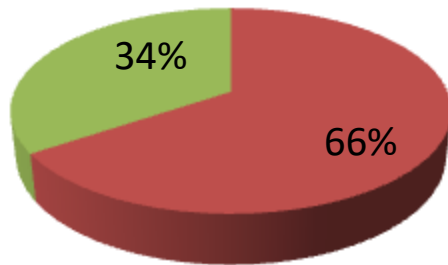
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery items	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Grocery items	2,700	81,000	972,000
<b>Total variable Expense (B)</b>	<b>2,700</b>	<b>81,000</b>	<b>972,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Transportation		280	3,360
Salary (self)		5,000	60,000
Guard		120	1,440
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>3,000</b>	<b>36,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soyabin oil	35	95	3,325	150	95	14,250	17,575
Soap	75	45	3,375	200	45	9,000	12,375
Cocoanut oil	55	75	4,125	120	45	5,400	9,525
Biscuit	120	35	4,200	200	35	7,000	11,200
Soft drink	120	60	7,200	55	60	3,300	10,500
chips	70	9	630	200	9	1,800	2,430
Others	1	12145	12,145	1	9250	9,250	21,395
Security	1	60000	60,000	0	0	0	60,000
<b>Total</b>	<b>477</b>	<b>72464</b>	<b>95000</b>	<b>926</b>	<b>9539</b>	<b>50000</b>	<b>145000</b>

## Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000
- **Total 145,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Grocery items	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
Grocery items	3,600	108,000	1,296,000	1,360,800	1,428,840
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>	<b>1,360,800</b>	<b>1,428,840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,600	3,600
Transportation		280	3,360	3,360	3,360
Salary (self)		5,000	60,000	60,000	60,000
Guard		120	1,440	1,440	1,440
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>	<b>72,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,000</b>	<b>72,000</b>	<b>79,200</b>	<b>86,760</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	72,000	79,200	86,760
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		52,000	111,200
	<b>Total Cash Inflow</b>	<b>122,000</b>	<b>131,200</b>	<b>197,960</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>52,000</b>	<b>111,200</b>	<b>177,960</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 04Years  
Quality goods & services;  
Skill and experience; 04Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# Family picture

