

Proposed NU Business Name: **M/S SHAMOLI MODI STORE**



Project identification and prepared by: Md.Lokman Hakim
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SORZA HOSSAIN
Age	:	10-05-1985 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Dougter
No. of siblings:	:	02 Sister
Address	:	Vill : Gobindopara P.O: Pashuria P.S: Bagmarar Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.MOMENA BIBI
(iii) Father's name	:	MD. MOSLEM UDDIN
(iv) GB member's info	:	Branch: Achpara,BagmaraCentre #37 (Female), Memb ID,2379/1 Group No: 02 Member since: 05-01-2012(3Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 35,000/- Outstanding loan: BDT 27,300/-
(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	:	Four 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.	:	01773-060484
Mother's Contact No.	:	01728-935838
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.MOMENA BIBI joined Grameen Bank since 03 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	:	M/s Shamoli Modi Store
Location	:	Zillur mor,Pashuria,Bagmara, Rajshahi.
Total Investment in BDT	:	BDT 1,25,000/=
Financing	:	Self BDT 75,000(from existing business) 60% Required Investment BDT 50,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Rice,Daul,Suger,Oill,Biscut,Soft Drinks etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in renting place.▪Collects goods from Nogaon. Agreed grace period is 3 months

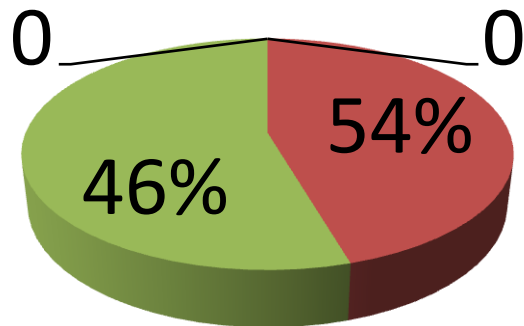
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Modi item	6,000	1,80,000	21,60,000
Total Sales (A)	6,000	1,80,000	21,60,000
Less. Variable Expense			
Modi item	5,400	1,62,000	19,44,000
Total variable Expense (B)	5,400	1,62,000	19,44,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent			
Electricity Bill		700	8,400
Mobile Bill		250	3,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staff)			
Entertainment		200	2,400
Guard Bill			
Total fixed Cost (D)		9,150	1,09,800
Net Profit (E) [C-D]		8,850	1,06,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rich	15	1150	17250	20	1150	23000	40,250
Moyda	4	720	2880	2	720	1440	4320
Sugger	2	3300	6600	2	3300	6600	13,200
Oil	1	13000	13000	1	13000	13000	26,000
Soft Drinks	30	480	14400	-	-	-	14,400
Biscit			15000	-		-	15,000
Daul	20	108	2160	40	108	4320	6480
Cosmetics Item	-	-	4,000	-	-	-	5,000
Chanachur	-	-	-			1640	1640
	73		75,000	65		50,000	1,25,000

Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 150,000
- Total 275,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Modi item	10,000	3,00,000	36,00,000	37,80,000
Total Sales (A)	10,000	3,00,000	36,00,000	37,80,000
Less. Variable Expense				
Modi item	9,000	2,70,000	32,40,000	34,02,000
Total variable Expense (B)	900	2,70,000	32,40,000	34,02,000
Contributio Margin(CM) [C=(A-B)	1,000	30,000	3,60,000	3,78,000
Less. Fixed Expense				
Rent				
Electricity Bill		700	9,600	10,000
Mobile Bill		400	4,800	5,000
Transportation		3,000	36,000	40,000
Salary (staf)		-	-	-
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Guard Bill				
Non Cash Item				
Depreciation				
Total Fixed Cost		9,300	1,12,800	1,18,000
Net Profit (E) [C-D]		20,700	2,48,400	2,60,000
Investment Payback				

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	2,48,400	2,60,000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		1,88,400
	Total Cash Inflow	3,48,400	4,48,400
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	1,88,400	3,88,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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









তারিখঃ ২০/১৫/২০২৬

আমি মোঃ মোসলেম মন্ডল, পিতা-মৃত. কুতুব মন্ডল, গ্রাম-গোবিন্দপাড়া, পোস্ট-পাঁসুড়িয়া, থানা-বাগমারা, জেলা-রাজশাহী। এই মর্মে অঙ্গীকার করছি যে, আমার নিজ দখলীয় জমির উপর আমার প্রথম পুত্র মোঃ সূর্য হোসেন এর তৈরি করা দোকানঘর-এ তাকে স্থায়ী ভাবে ব্যবসা করার জন্য অনুমতি দিলাম। আমি তাকে কখনই উক্ত জমি হতে উচ্ছেদ করিব না।

আমি তাহার সর্বঙ্গীন মঙ্গল কামনা করি।

মোসলেম
(মোঃ মোসলেম মন্ডল)

মন্ডল
স্ট-পাঁসুড়িয়া,
-রাজশাহী।

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

নাম: মোঃ সূর্য হোসেন
Name: Md. Sorza Hossain
পিতা: মোঃ মোসলেম উদ্দীন
মাতা: মোছাঃ মমেনা বিবি
Date of Birth: 10 May 1985
ID NO: 8111244012963

গ্রামীণ ব্যাংক
শাখা

সহজ ঋণের পাশ বই

নাম মোসলেম

ফোন নং ২৬৭৭

গ্রুপ নং ০২

কেন্দ্র নং ৩৭/১১

কেন্দ্রের নাম গোবিন্দপাড়া হাট

ইউপি ফরম- ১৩
লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর: ২০২৪-২০২৫

লাইসেন্স

২০২৪-২০২৫ পর্যন্ত - ইউনিয়ন পরিষদ
রাজশাহী - থানা/উপজেলা
সহকারী

এই ফর্মটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্যকর ব্যবহারকারী ব্যক্তিগত জন্য

FAMILY PICTURE

