

**Proposed NU Business Name: ADHONIC SPORTS AND LEDAR STORE**



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

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>SHREE SHOFOL KUMAR PRAMANIK</b>
Age	:	08-01-1988(29 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	034Brothers, 02 Sisters
Address	:	Vill: Banaipur , , P.O: Hatgangopara , P.S: Bagmara , 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	:	<b>SHREEMOTI VAROTI RANI PRAMANIK</b>
(iii) Father's name	:	<b>SHREE DINESH CHANDRO PRAMANIK</b>
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 76 (Female), Member ID: 8441/1 , Group No: 8 Member since: 14-12-2012 (5Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 40,000 Outstanding loan: 25,080/=
(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	:	8 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Fish Chash
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-931793
Mother's Contact No.	:	01729-321821
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHREEMOTI VAROTI RANI PRANG** joined Grameen Bank since 5 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><i>ADHONIC SPORTS AND LEDAR STORE</i></b>
Location	:	Hatgangopara,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft = 225 sft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing; Sports and Bag 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 Owne.</li> <li>▪Collects goods from Gulisthan,Chokbazar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Sports and bag Item	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	3,000	90,000	10,80,000
<b>Less. Variable Expense</b>			
Sports and bag Item	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	2,400	72,000	8,64,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	2,16,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)			
Guard		100	1,200
Transportation		3,000	36,000
Entertainment		300	3,600
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>9,000</b>	<b>1,08,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,000</b>	<b>1,08,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Collage Bag	100	300	30,000	50	300	15,000	45,000
Veniti Bag	100	250	25,000	50	250	12,500	37,500
School Bag	100	100	10,000	100	100	10,000	20,000
Office Bag	40	300	12,000	-	-	-	12,000
Travel Bag	40	250	10,000	-	-	-	10,000
Belt	200	80	16,000	-	-	-	16,000
Chata	50	150	7,500	-	-	-	7,500
Khelna Item	-	-	39,500	-	-	12,500	52,000
<b>Total</b>	<b>630</b>		<b>1,50,000</b>	<b>200</b>		<b>50,000</b>	<b>2,00,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
<b>Sports and Bag Item</b>	4,500	1,35,000	16,20,000	17,01,000	17,86,050
<b>Total Sales (A)</b>	4,500	1,35,000	16,20,000	17,01,000	17,86,050
<b>Less. Variable Expense</b>					
<b>Sports and BagItem</b>	3,600	1,08,000	12,96,000	13,60,800	14,28,840
<b>Total variable Expense (B)</b>	3,600	1,08,000	12,96,000	13,60,800	14,28,840
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		500	6,000	6,500	7,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		3,500	42,000	43,000	45,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)					
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>10,100</b>	<b>1,21,200</b>	<b>1,23,700</b>	<b>1,27,200</b>
<b>Net Profit (E) [C-D]</b>		<b>16,900</b>	<b>2,02,800</b>	<b>2,16,500</b>	<b>2,30,010</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)

Sl #	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	2,02,800	2,16,500	2,30,010
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,82,800	3,79,300
	<b>Total Cash Inflow</b>	<b>2,52,800</b>	<b>3,99,300</b>	<b>6,09,310</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
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>1,82,800</b>	<b>3,79,300</b>	<b>5,89,310</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 8 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;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# স্বাধীনিক

## স্পোর্টস<sup>এ</sup> লেদার<sup>ও</sup> টেক্সটাইল

এখানে সকল প্রকার দেশী-বিদেশী  
খেলার সামগ্রী, জার্সি, প্যান্ট, ব্যাগ, বেল্ট,  
ছাতা, রশি, সুতা, নেট, মশারী, ছোলনা,  
সুতা, ইত্যাদি মালভান্ডা মাঝে পাওয়া যায়।





B

Golden Wings

SHAHID HASAN











# FAMILY PICTURE

