

Proposed NU Business Name: **SAPON STORE**



Project identification and prepared by: Md. Obaidullah,
Bogra shadar Unit, Bogra.

Project verified by: Md. Mozaharul Islam Sarkar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASAN ALI
Age	:	01-01-1992 (25 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother,01Sister
Address	:	Vill:Joybhog Ashrayon P.O: Gabtoli P.S: GabtoliDist: 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	:	MST GOLE BEGUM
(iii) Father's name	:	MD ABDUS SALAM
(iv) GB member's info	:	Branch: Gabtoli,Centre# 08(Female), Member ID: 1322, Group No: 04 Member since: 15-06-2001 (16Years) First loan: BDT 5000/-
Further Information:		Existing Loan: BDT 25000 , Outstanding loan: Null
(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	:	05 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-121037
Mother's Contact No.	:	01776-691469
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST GOLE BEGUM joined Grameen Bank since 16 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	:	SAPON STORE
Location	:	Dorpara Bazar,Gabtohi,Bogra
Total Investment in BDT	:	BDT 147000/-
Financing	:	Self BDT 87,000/-(from existing business) 59% Required Investment BDT 60,000/-(as equity) 41%
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">▪The business is planned to be scaled up by investment in existing goods like; Soft drinks,Biscuit,Chanachur,Soap etc▪ 10% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Bogra town.▪Agreed grace period is 3 months.

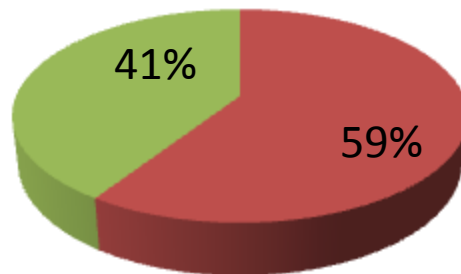
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drinks,Biscuit,Chanachur,Soap,Soyabin oil, Cosmetics and nudles etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Soft drinks,Biscuit,Chanachur,Soap,Soyabin oil, Cosmetics and nudles etc	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
House rant		350	4,200
Electricity Bill		600	7,200
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		500	6,000
Guard		100	1,200
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,150	85,800
Net Profit (E) [C-D]		4,850	58,200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Coconat oil	50	200	10,000	100	200	20,000	30,000
Ditergent	100	90	9,000	0	0	0	9,000
Soap	100	27	2,700	200	27	5,400	8,100
Coil	100	45	4,500	0	0	0	4,500
Biscuits	100	40	4,000	100	40	4,000	8,000
Cold drinks	200	50	10,000	300	50	15,000	25,000
Solt	50	35	1,750	0	0	0	1,750
Pest	50	50	2,500	0	0	0	2,500
Sugar	50	65	3,250	4	3250	13,000	16,250
Others	1	7300	7,300	1	2600	2,600	9,900
Security	1	32000	32000				
	0	0	87000	705	0	60,000	147000

Source of Finance



- Entrepreneur's Contribution 87,000
- Investor's Investment 60,000
- Total 147,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Soft drinks,Biscuit,Chanachur,Soap,Soyabin oil, Cosmetics and nudles etc	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					
Soft drinks,Biscuit,Chanachur,Soap,Soyabin oil, Cosmetics and nudles etc	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
House rant		350	4,200	4,200	4,200
Electricity Bill		600	7,200	7,200	7,200
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,150	85,800	85,800	85,800
Net Profit (E) [C-D]		13,850	166,200	178,800	192,030
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	166,200	178,800	192,030
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		142,200	297,000
	Total Cash Inflow	226,200	321,000	489,030
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	142,200	297,000	465,030

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01,Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dorpara Bazar, Gabtoli,
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE