

**Proposed NU Business Name: SAHA STORE**

Project identification and prepared by: Romendronath Halдар  
Sonagazi.

Project verified by: Susanto Kumar Bishas



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

Name	:	<b>BIDDUT KUMAR SAHA</b>
Age	:	02-03-1986 (31Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brothers, 01 Sisters
Address	:	Vill: Shatbariya P.O: Motiganj P.S: Sonagazi Dist: Feni
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>JHORNA RANI SAHA</b>
(iii) Father's name	:	<b>AMRITO LAL SAHA</b>
(iv) GB member's info	:	Branch : Charchandiya, Sonagazi Centre 27 (Female), Member ID: 1915, Group No: 02 Member since: 25-04-2002(15years) First loan: BDT 5000
Further Information:		Existing loan: BDT 50000, Outstanding Loan: 14100
(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.)	:	Yes
Business Experiences and Training Info	:	12 years experience in running business.10 Years in own business He has no training.
Other Own/Family Sources of Income	:	Mritshilpo
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819824716
Family's Contact No.	:	01818198549
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JHORNA RANI SAHA** joined Grameen Bank since 15 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

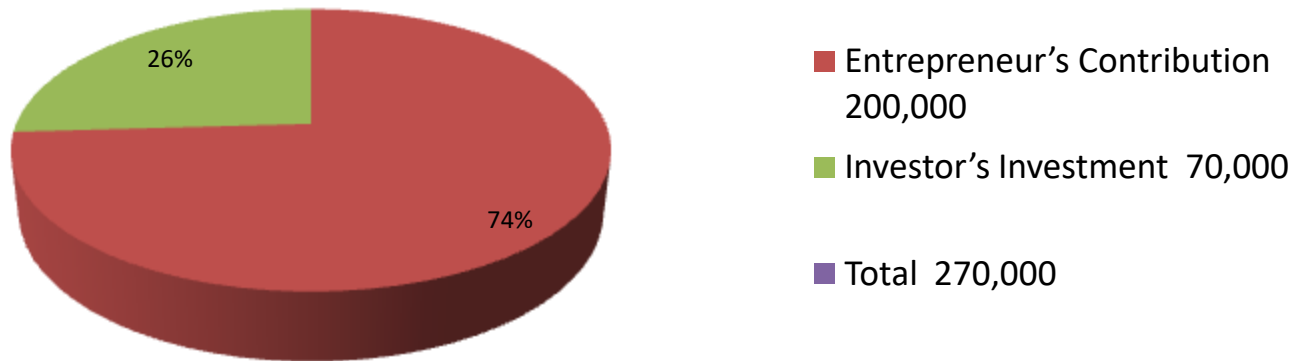
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAHA STORE</b>
Location	:	High School gater uttor pase, Sonagazi
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 200000/- (from existing business) 74% Required Investment BDT 70,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 38 ft= 380 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Flour,tea,Sugar,Oil,Milk,Dal,e.t.c</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Local Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	6500	195000	2340000
	0	0	0
<b>Total Sales(A)</b>	<b>6500</b>	<b>195000</b>	<b>2340000</b>
<b>Less Variable Expense (B)</b>			0
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	5720	171600	2059200
<b>Total Variable Expense</b>	<b>5720</b>	<b>171600</b>	<b>2059200</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>780</b>	<b>23400</b>	<b>280800</b>
<b>Less Fixed Expense</b>			
Rent		1200	14400
Electric Bill		5000	60000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		6000	72000
Entertainment		400	4800
Guard		100	1200
Generator			0
Mobile Bill		400	4800
<b>Total Fixed Cost (D)</b>		<b>18600</b>	<b>223200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4800</b>	<b>57600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Drinks			20,000			50,000	70,000
Juice			20,000			0	20,000
Chanachur			10,000			0	10,000
Water			10,000			0	10,000
Dodhi roshmalai			20,000			20,000	40,000
Chieps			10,000			0	10,000
<b>icecream</b>			20,000			0	20,000
<b>others</b>			40,000			0	40,000
<b>Security</b>			50,000			0	50,000
			0			0	0
	0	0	200,000	0	0	70,000	270,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	7200	216000	2592000	2721600	2857680
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>7200</b>	<b>216000</b>	<b>2592000</b>	<b>2721600</b>	<b>2857680</b>
<b>Less Variable Expense (B)</b>					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	<b>6336</b>	<b>190080</b>	<b>2280960</b>	2395008	<b>2514758</b>
<b>Total Variable Expense</b>	<b>6336</b>	<b>190080</b>	<b>2280960</b>	<b>2395008</b>	<b>2514758</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>864</b>	<b>25920</b>	<b>311040</b>	<b>326592</b>	<b>342922</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		5000	60000	60300	60600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator			0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>18600</b>	<b>223200</b>	<b>223900</b>	<b>224615</b>
<b>Net Profit (E)= [C-D]</b>		<b>7320</b>	<b>87840</b>	<b>92232</b>	<b>96844</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	87,840	92232	96843.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59840	124072
	<b>Total Cash Inflow</b>	<b>157,840</b>	<b>152,072</b>	<b>220,916</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>59,840</b>	<b>124,072</b>	<b>192,916</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:01  
Experience & Skill : 12 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





















# FAMILY PICTURE