

Proposed NU Business Name: **SOKAL SONDA COOLING CORNER**



Project identification and prepared by: MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL BASHAR
Age	:	04-08-1983 (34 Years)
Education, till to date	:	Class SIX
Marital status	:	Married
Children	:	02Sons,01 Daughte.r
No. of siblings:	:	02 Brothers.
Address	:	Vill: Eanyetpur P.O: Atimkhana bazar; P.S:Doganbhuyain ; 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	:	ANOWERA BEGUM
(iii) Father's name	:	LATE: ABDUL HAI
(iv) GB member's info	:	Branch: Eaykubpur, Doganbhuyain, Centre # 06 (Female), Member ID: 1784, Group No: 03 Member since: 13/07/2007 (10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 28,000 Outstanding loan: BDT 24920
(v) Who pays GB loan installment	:	Mather
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	He has no experience in running business. 15 years is won business. He has no years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813522498
Family's Contact No.	:	01832945252
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWERA BEGUM joined Grameen Bank since 5 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	SOKAL SONDA CULLING CORNER
Location	:	Alipur Road,Toyba market,Dagonbhuiyan,Feni
Total Investment in BDT	:	BDT 167,900/-
Financing	:	Self BDT 117,900/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business(estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 06 ft= 60 square ft
Security of the shop	:	60,000/=
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Culling corner items etc. ▪Average 25% gain on sales. ▪The business is operating by the entrepreneur himself. He has 01 employee. ▪One will be appointed after getting equity money ▪ The shop is rented. ▪ Collects goods from Dagonbhuiyan . ▪ Agreed grace period is 3 months.

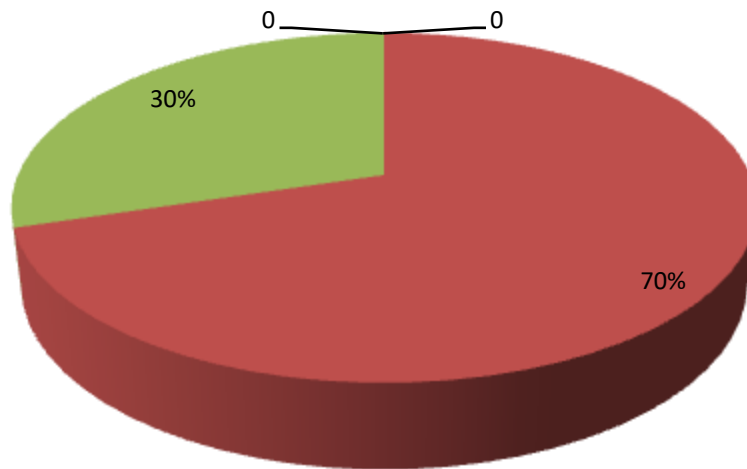
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
▪Culling corner items etc.	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
▪Culling corner items etc.	2625	78750	945000
Total variable Expense (B)	2625	78750	945000
Contribution Margin (CM) [C=(A-B)]	875	26250	315000
Less Variable Expense			
Rent		1300	15600
Electricity bill		400	4800
Transportation		0	0
Salary (self)		5000	60000
Salary(Staff)		6500	78000
Entertainment		200	2400
Guard		50	600
Generator		300	3600
Mobile bill		500	6000
Total fixed cost (D)		14250	171000
Net Profit (E)= [C-D]		12000	144000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Chipes	0	0	5000	0	0	5000	10000
Coldrinks	0	0	10000	0	0	10000	20000
Biscuites	0	0	5000	0	0	5000	10000
Condesmilk	0	0	1500	0	0	2000	3500
Suger	1	2050	2050	1	2050	2050	2050
Weat	5	1850	9250	6	1850	11100	11100
Dal	2	2050	4100	0	0	3350	3350
Tea	0		1000	0	0	1500	1500
others	0		20000	0	0	10000	10000
Security			60000	0	0		60000
Total			117900			50000	167900

Source of Finance



■ Entrepreneur's Contribution 117,900

■ Investor's Investment 50,000

■ Total 167,900

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Culling corner items etc.	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less Variable Expense					
Culling corner items etc.	3375	101250	1215000	1275750	1339537.5
Total variable Expense (B)	3375	101250	1215000	1275750	1339537.5
Contribution Margin (CM) [C=(A-B)]	1125	33750	405000	425250	446512.5
Less Variable Expense					
Rent		1300	15600	15600	15600
Electricity bill		600	7200	7400	7600
Transportation		0	0	0	0
Salary (self)		5000	60000	62000	64000
Salary(Staff)		11500	138000	138000	138000
Entertainment		200	2400	2400	2400
Guard		50	600	600	600
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		19650	235800	238200	240600
Net Profit (E)= [C-D]		14100	169200	177660	186543
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	169200	177660	186543
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		149,200	306,860
	Total Cash Inflow	219,200	326,860	493,403
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	149,200	306,860	473,403

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 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











কাল সন্ধা
কুলিং কর্ণার







FAMILY PICTURE

