

Proposed NU Business Name: **SOROWAR STORE**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram, Feni.

Project verified by: Susanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SOROWAR HOSEN
Age	:	19-10-1992(25 Years)
Education, till to date	:	Class-Nine
Marital status	:	Married
Children	:	No
No. of siblings:	:	No
Address	:	Vill:Citholia, P.O:Solia, P.S: Porshuram, 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	:	LAYLA BAGUM
(iii) Father's name	:	ANOWAR HOSEN
(iv) GB member's info	:	Branch: Porshuram, Centre # 86(Female), Member ID:2071, Group No: 08 Member since: 10-05-2005-2017 (12 years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 10000/-
(v) Who pays GB loan installment	:	Mother
(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	:	01years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01859-450174
Mother's Contact No.	:	01862-912315
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAYLA BEGUM joined Grameen Bank since 12 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

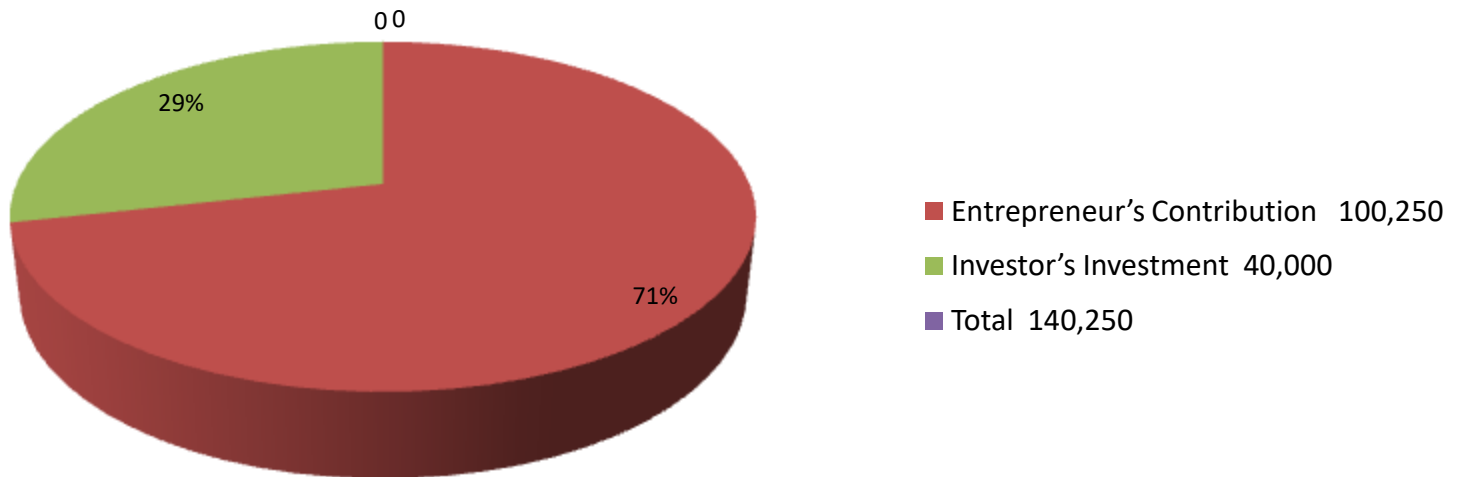
Business Name	:	SOROWAR STORE
Location	:	Citholia bazar road ,Porshuram,Feni.
Total Investment in BDT	:	BDT: 140,250/-
Financing	:	Self BDT: 100250(from existing business) 67% Required Investment BDT: 40,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft. = 180square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;chips,biscute,cake,,others..▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in renting place.▪Collects goods from Parshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
chips,biscute,cake,cosmates,nasta,tea,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
chips,biscute,cake,cosmates,nasta,tea,others	2700	81000	972000
Total Variable Expense	2700	81000	972000
Contributon Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Rent		800	9600
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		150	1800
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		2100	25200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
chips	4,000	10,000	14,000
biscuits	3,000	10,000	13,000
cake	2,250	10,000	12,250
cosmates	10,000	5,000	15,000
nasta	15,000	0	15,000
tea	6,000	0	6,000
others	50,000	0	50,000
security	10,000	0	10,000
rice	0	5,000	5,000
Total	100,250	40,000	140,250



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
chips,biscute,cake,cosmates,nasta,tea,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		150	1800	1900	2000
Total Fixed Cost (D)		6900	82800	83380	83969
Net Profit (E)= [C-D]		5100	61200	64260	67473
Investment Pay Back			16,000	16,000	16,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	99,120	104076	109279.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83120	171196
	Total Cash Inflow	139,120	187,196	280,476
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	83,120	171,196	264,476

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Citholia mosque
road,Parshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

