

Proposed NU Business Name: **SOHEL STORE**

Project identification and prepared by: Pongkoj Kumar,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta5

Name	:	WOALIULLAH
Age	:	11-11-1983 (34Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Khilgao, P.O: Fulbariya, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOMILA
(iii) Husband's name	:	ARAB ALI
(iv) GB member's info	:	Branch: Ranigonj, Centre # 42 (Female), Member ID: 2969, Group No: 01 Member since: 03-04-1997 to 2017 (20 Years) First loan: BDT 5,000/- ; Existing loan: BDT 1,50,000/- Outstanding loan: BDT 1,45,780/-
Further Information:		
(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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-757547
Husband's Contact No.	:	01776-410118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOMILA joined Grameen Bank since 20 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	:	SOHEL STORE
Location	:	Nachu Market, Kaligonj.
Total Investment in BDT	:	BDT 1,32,000/-
Financing	:	Self BDT 82,000 (from existing business) 62% Required Investment BDT 50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bakery Items, Flour, Sugar, Cold Drinks, Soap, Powder, Detergent etc▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Chadpur, Kapasia, Gazipur▪Agreed grace period is 3 months.

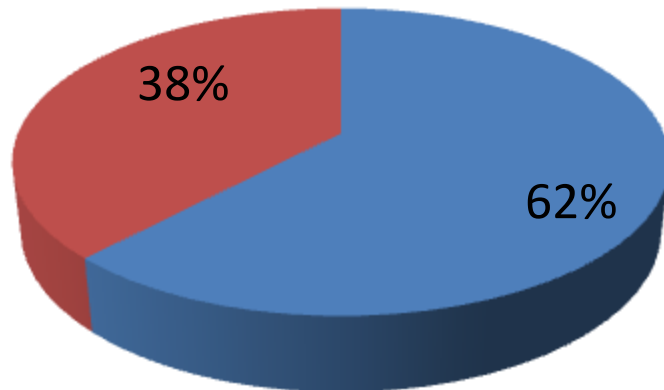
Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bakery Items, Cold Drinks, Soap, Detergent Electronic items etc	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Bakery Items, Rice, Pulse, Flour, Sugar, Oil, Cold Drinks, Soap, Detergent etc	1,600	48,000	5,76,000
Total variable Expense (B)	1,600	48,000	5,76,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent		1,000	10,800
Electricity Bill		300	3,000
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,750	69,000
Net Profit (E) [C-D]		6,250	75,000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	20,000	-	-	10,000	30,000
Soft Drinks	5 case	450	2,250	10 case	450	4,500	6,750
Soap	50 p	40	2,000	100 p	40	4,000	6,000
Powder	50 p	30	1,500	80 p	30	2,400	3,900
Electronics Item	-	-	15,000	-	-	-	15,000
Ice-cream	-	-	5,000	-	-	5,000	10,000
Cosmetics Item	-	-	25,000	-	-	20,000	45,000
Others	-	-	1,250	-	-	4,100	5,350
Security	-	-	10,000	-	-	-	10,000
Total			82,000			50,000	1,32,000

Source of Finance



- Entrepreneur's Contribution- 82,000
- Investor's Investment- 50,000
- Total Investment-1,32,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bakery Items, Cold Drinks, Soap, etc.	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Bakery Items, Cold Drinks, Soap, Ice-cream etc.	2,400	72,000	8,64,000	9,07,200	9,52,560
Total variable Expense (B)	2,400	72,000	8,64,000	9,07,200	9,52,560
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,600	3,700
Transportation		700	8,400	8,600	8,800
Mobile Bill		350	4,200	4,300	4,400
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Total Fixed Cost		6,500	78,000	78,400	79,100
Net Profit (E) [C-D)		11,500	1,92,600	1,48,800	1,59,040
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,92,600	1,48,800	1,59,040
1.4	Opening Balance of Cash Surplus		1,72,600	3,01,400
	Total Cash Inflow	2,42,600	3,21,400	4,60,440
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,72,600	3,01,400	4,40,440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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



শক্তি
সামাজিক
ব্যবসা

গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: মোহন ফের

ইউনিটের নাম: কামাখিয়া, নাহুলুই

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ০৬/১১

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: ওয়ালি উল্লাহ

বয়স: ৬৩

জন্ম তারিখ: ১১/১১/১৯৬০

জাতীয় পরিচয়পত্র নম্বর: ১১২

শিক্ষাগত যোগ্যতা: ৫ম শ্রেণী-

বৈবাহিক অবস্থা: বিবাহিত-

ছেলে-মেয়ের সংখ্যা: ২ ছেলে ১ মেয়ে

ভাই/বোনের সংখ্যা: ২ ছেলে ১ মেয়ে

পানার: কামাখিয়া









FAMILY PICTURE

