

## Proposed NU Business Name: **SOBUJ STORE**



Project identification and prepared by: Md.Moshiur Rahman  
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Project verified by: Susanto kumar biswhas



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

Name	:	<b>MD : ABUL KHEAIR</b>
Age	:	01/04/1983 ( 34Years)
Education, till to date	:	B. S. S
Marital status	:	Married
Children	:	02 Doughters
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Amhadpur P.O: Amhadpur 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>HALIMA KHATUN</b>
(iii) Father's name	:	<b>MD: NURUL AMIN</b>
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 14/(Female), Member ID: 3555/1, Group No: 07 Member since: 10-01-2011 (06 Years) First loan: BDT 20,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 9000/-
Further Information:		
(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	:	12 Years Experience 12 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01814-916082
Mother's Contact No.	:	01861-970060
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HALIMA KHATUN** joined Grameen Bank since 06 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

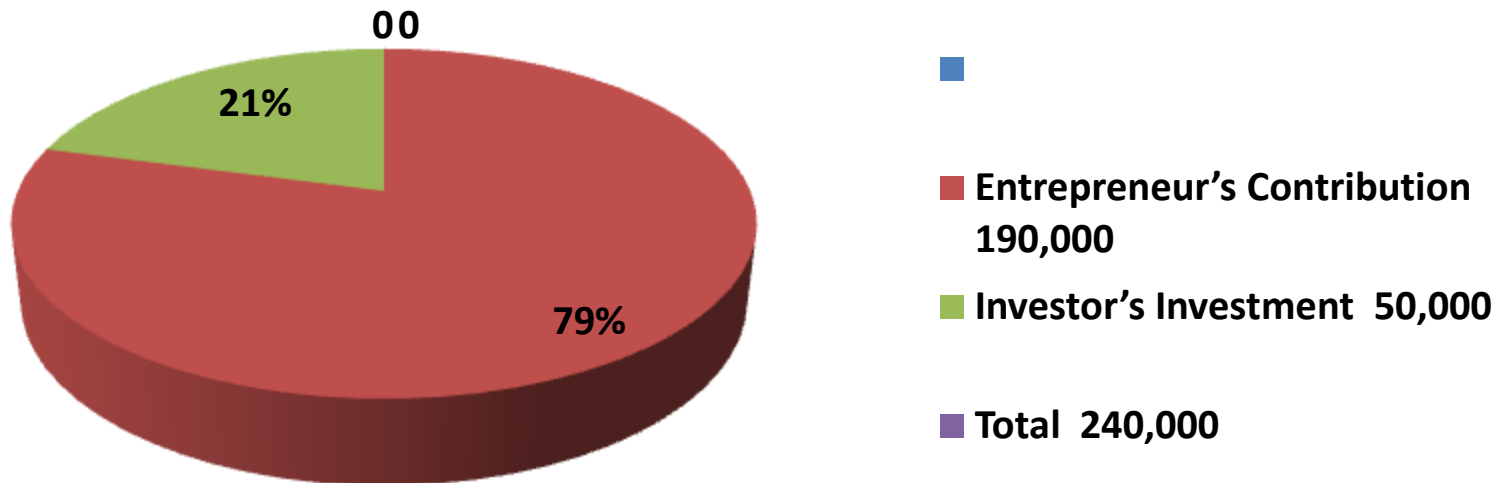
Business Name	:	<b>SOBUJ STORE</b>
Location	:	Kuddus Miar Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,40000/-
Financing	:	Self BDT 1,90,000/- (From Existing Business) 79% Required Investment Bdt,50,000(as Equity) 21%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15 Ft X 20 ft. = 300 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cosmatics,Shop, Biskit,Pan,Shoe &amp; others.</li> <li>▪Average 20% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing no Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Cosmatics,Shop, Biskit,Pan,Shoe & others.	2500	75000	900000
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Cosmatics,Shop, Biskit,Pan,Shoe & others.	2000	60000	720000
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		600	7200
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>99600</b>
<b>Net Profit (E)= [C-D]</b>		<b>6700</b>	<b>80400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Cosmetics			40,000			30,000	70,000
Soap	4	1,500	6,000			0	6,000
Oil	20	200	4,000	40	200	8,000	12,000
Biskit	10	500	5,000			0	5,000
Shoe	100	80	8,000			0	8,000
Others			27,000			12,000	39,000
Secqurity			100,000			0	100,000
<b>Total</b>	<b>134</b>	<b>2280</b>	<b>190,000</b>	<b>40</b>	<b>200</b>	<b>50,000</b>	<b>240,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cosmatics,Shop, Biskit,Pan,Shoe & others.	3000	90000	1080000	1134000	1190700
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Cosmatics,Shop, Biskit,Pan,Shoe & others.	2400	72000	864000	907200	952560
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		600	7200	7200	7200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>92400</b>	<b>92980</b>	<b>93569</b>
<b>Net Profit (E)= [C-D]</b>		<b>9700</b>	<b>116400</b>	<b>122220</b>	<b>128331</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	33,000		
1.2	Net Profit	116,400	122220	128331
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96400	198620
	<b>Total Cash Inflow</b>	<b>149,400</b>	<b>218,620</b>	<b>326,951</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	33,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>53,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96,400</b>	<b>198,620</b>	<b>306,951</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 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: Kuddus Miar Bazar,  
Sonagazi, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







