

## Proposed NU Business Name: SOHEL STORE



Project identification and prepared by: Md. Mahabur Rahman  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD. SUHEL RANA</b>
Age	:	10-10-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Ramkrisnobari P.O: Ramkrisnobari P.S: Dhanbari Dist: Tangail.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST: SUFIYA</b>
(iii) Father's name	:	<b>MD: HAZRAT ALI</b>
(iv) GB member's info	:	Branch: Nolhara modupur , Centre # 33 (Female), Member ID: 2466, Group No: 01 Member since: 1990 raning(27Years) First loan: BDT 2,000Taka.
Further Information:		Existing loan: 150,000 Outstanding loan: 126,900
(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	:	04 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-173605
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: SUFIYA** Joined Grameen Bank Since 27 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SOHEL STORE</b>
Location	:	Dhanbari busstand,donbari,Tangail.
Total Investment in BDT	:	BDT 607,000
Financing	:	Self BDT 537,000(from existing business) 88% Required Investment BDT 70,000(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	40ft x 22 ft= 880 Square ft
Security of the shop	:	400,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; tin,bkash,paper, etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Donbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

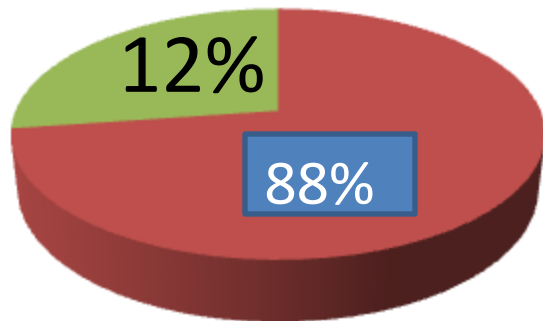
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
tin,bkash,paper	16,000	480,000	5760000
<b>Total Sales (A)</b>	16,000	480,000	5760000
<b>Less. Variable Expense</b>			
tin,bkash,paper	15,200	456,000	5472000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	15,200	456,000	5472000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24,000	288000
<b>Less. Fixed Expense</b>			
Rent		4000	48,000
Electricity bill		800	9,600
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		100	1,200
Genaretor		150	1,800
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>12,750</b>	<b>153,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,250</b>	<b>135,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
tin			80,000			70,000	150,000
bkash			20,000				20,000
dutch bangla			20,000				20,000
paper			7000				7,000
ext			10,000				10,000
Security			400,000				400,000
<b>Total</b>			<b>537,000</b>			<b>70,000</b>	<b>607,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:537,000**  
**Investor Investment:70,000**  
**Total Investment:212,700**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
tin,bkash,paper	18,000	540,000	6,480,000	6,804,000
<b>Total Sales (A)</b>	18,000	540,000	6,480,000	6,804,000
<b>Less. Variable Expense</b>				
tin,bkash,paper	17,100	513,000	6,156,000	6,463,800
<b>Total variable Expense(B)</b>	17,100	513,000	6,156,000	6,463,800
<b>Contribution Margin (CM) [C=(A-B)</b>	900	27,000	324,000	340,200
<b>Less. Fixed Expense</b>				
Rent		4000	48,000	48,000
Electricity bill		800	9,600	9,700
Transportation		500	6,000	6,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		500	500	500
Guard		100	1200	1200
Genaretor		150	150	150
Mobile bill		300	3,600	3,800
<b>Total fixed Cost (D)</b>		<b>11,350</b>	<b>129,050</b>	<b>130,150</b>
<b>Net Profit (E) [C-D)</b>		<b>15,650</b>	<b>194,950</b>	<b>210,050</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	194,950	210,050
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		152,950
	<b>Total Cash Inflow</b>	<b>264,950</b>	<b>363,000</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)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>152,950</b>	<b>321,000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 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

