

A Nobin Udyokta Project
Sohag Store



Project by : Md. Sohag
Identified by : Outtom Kumar Sarker
Verified By: Md. Abu Musa Bhuiyan

Chandpur Sadar Unit Region-1
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Sohag
Age	:	06/11/1987 (33 Years)
Marital status	:	Un Married,
Children	:	-
No. of siblings:	:	Four brothers and Four Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sahida Begum
(iii) Father's name	:	Md.Kalo Mia
(iv) GB member's info	:	Member since: 10/06/2010 Branch: Algi, Centre no34 /m Group: 07 Loanee No. 3967/2 First loan: Tk. 8,000/ Existing loan: Tk. =Nil Outstanding:Tk.=Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education,	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Confectionary & Modi Business.
Trade License Number	:	49 – 2017-2018
Business Experiences	:	11 years.
Other Own/Family Sources of Income	:	One Brothers Dobie ,One Brother Student & one Brother Farmars)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01783857063
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2010. At first his mother took a loan amount BDT 8000 from Grameen Bank. She Invested the money in her Father's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Sohag Store
Address/ Location	:	Algi Bazar Chandpur
Total Investment in BDT	:	226,000/-
Financing	:	Self B DT : 166,000 (from existing business) - 73% Required Investment B DT : 60,000 (as equity) - 27%
Present salary/drawings from business (estimates)	:	B DT 8,000
Proposed Salary		B DT 8,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	105,000	12,60,000
Less: Cost of sale (B)	2,400	72,000	864,000
Gross Profit 20% (A-B)= [C]	600	18,000	216,000
Less: Operating Costs			
Electricity bill		800	9,600
Mobile Bill		300	3,600
Salary from Business (Self)		8,000	96,000
Dish Bill		250	3,000
Others (Entertainment)		200	2,400
Non Cash Item:			
Depreciation Expenses(36000*15% 20000*10)		616	7,392
Total Operating Cost (D)		10166	121992
Net Profit (C-D):		7834	94008

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Frig	28,000		166,000
T. V	8,000		
Furniture:	20,000		
Present Goods Items (*) :	110,000		
Proposed Items (**) :		60,000	60,000
Total Capital	1,66,000	60,000	226,000

(*) Details present Stock & () Proposed Items mentioned in next slide**

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Biscuit various item	29000
Chanachore	4000
Cake /Brad	10000
Cold drinks	20000
Loosens	4500
Dowdy	3000
Cake	4000
Grocery item	20000
Others Various item	15500
Total Present Stock	1,10,000

Proposed Item

Product Name	Amount
Biscuit Chanachore & various item	15000
Cold drinks	10000
Grocery item	15000
Cake Brad	14000
Others Various item	6000
Total :	60,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000	4000	1,20,000	1260000
Less: Cost of Sale (B)	2800	84000	1008000	2800	84000	1008000
Gross Profit (A-B)=c	700	21000	252000	800	24000	288000
Less operating cost :						
Electricity bill		800	9,600		800	9,600
Mobile Bill		300	3,600		400	4,800
Salary- self		8,000	96,000		8,000	96,000
Dish Bill		250	3,000		200	2,400
Others		200	2,400		300	3,600
Depreciation Expenses		616	7392		616	7392
Total Operating Cost (F)		10166	121992		10316	123792
Net Profit =(E-F)		10834	130008		13684	164208
GT payback		36000			36000	
Retained Income:		94008			128208	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	130,008	164,208
1.3	Depreciation (Non cash item)	7,392	7,392
1.4	Opening Balance of Cash Surplus	-	101,400
43	Total Cash Inflow	197,400	273,000
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
2.3	Payment of GB loan	0	0
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	101,400	237,000

SWOT Analysis



STRENGTH

- Skill and 11 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

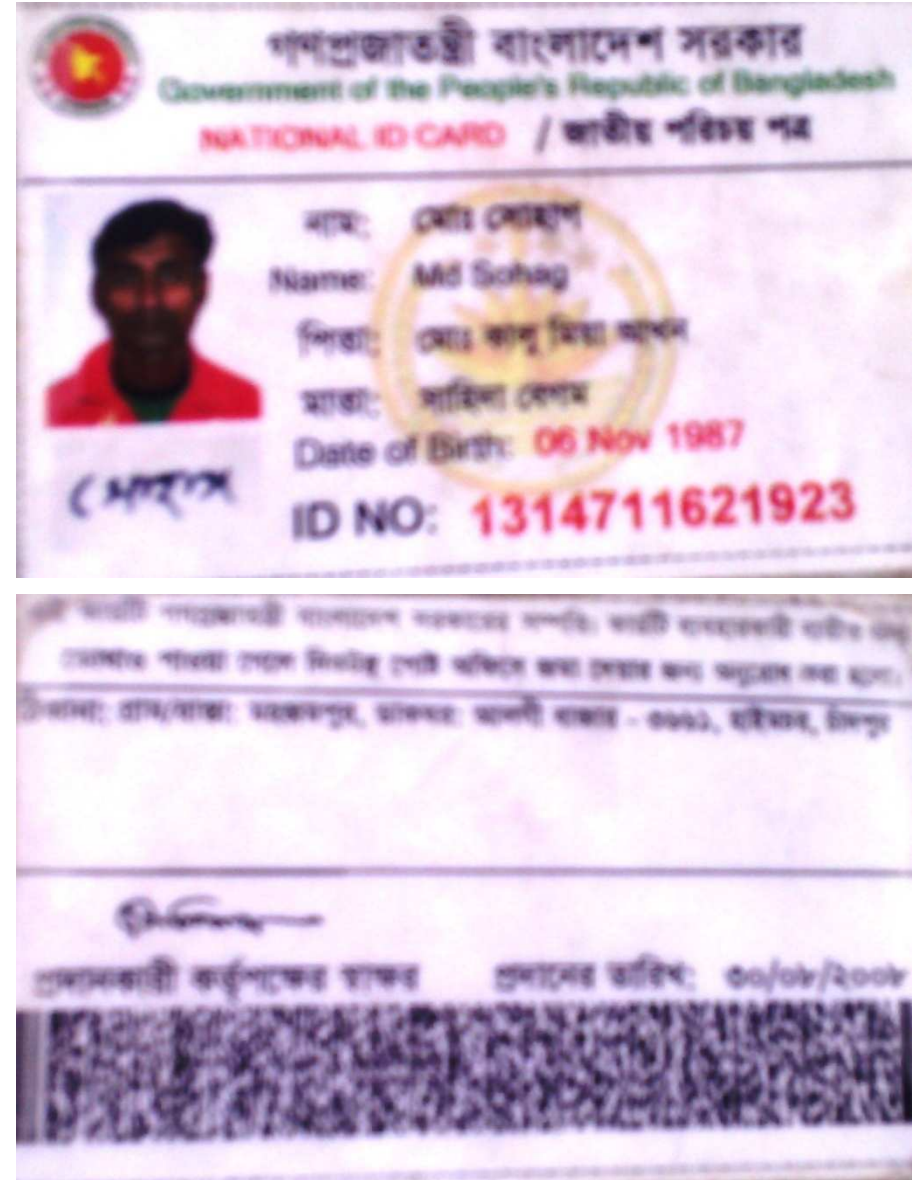
THREATS

- New competitor may be present
- Political Unrest
- Theft

Photographs



Photograph



Photograph



ପ୍ରକାଶନୀୟ ପତ୍ର

କାର୍ଯ୍ୟକ୍ରମ ସମ୍ପର୍କରେ ସମସ୍ତଙ୍କୁ ଜଣାଇବା ପାଇଁ ଏହି ପତ୍ର ପ୍ରକାଶନୀୟ କରିବାକୁ ଚାହୁଁଛୁ । ଏହା ଉପରେ ଆପଣଙ୍କର ସହଯୋଗ ଓ ସମର୍ଥନ ଆବଶ୍ୟକ । ଏହାକୁ ଆପଣଙ୍କର ସମସ୍ତଙ୍କୁ ଜଣାଇବା ପାଇଁ ଆପଣଙ୍କୁ ଅନୁରୋଧ କରୁଛୁ ।

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Presented at
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(22nd Regional Lab)
On 10th August-2017 at Chandpur

