

Proposed NU Business Name: SOMIR STORE



Project identification and prepared by: MD Bellal Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOLAYMAN HOSSSAIN SOMRAT
Age	:	30-07-1998 (19 Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02Brothers.
Address	:	Vill: South Alipur, P.O: Somirvurhat, P.S: Dagonvuiyan, 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	:	DAL AFRUJ BEGUM
(iii) Father's name	:	HOSSAIN AHAMMAD
(iv) GB member's info	:	Branch: Chorparboty, Companigogn, Centre #08 (Female), Member ID: 1340/1 Group No: 02 Member since: 2003to2010 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	02 years experience in running business. 02 years own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726157621
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

DAL AFRUJ BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

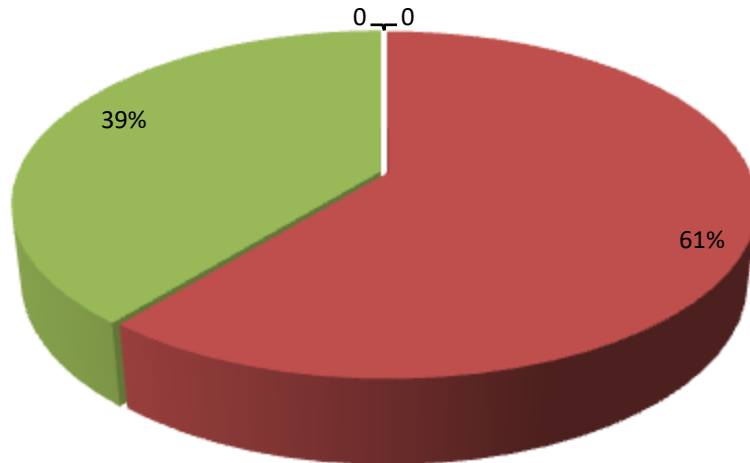
Proposed Nubbin Udyokta Business Info

Business Name	:	SOMIR STORE
Location	:	Chowdaryhat Road,Langartak,Dagonbhuyain,Feni.
Total Investment in BDT	:	BDT 127850/-
Financing	:	Self BDT 77850/-(from existing business)61% Required Investment BDT 50,000/-(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Dagonvuiyan.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Culling corner item etc.	4,000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
Culling corner item etc.	3400	102000	1224000
Total Variable exp. (B)	3400	102000	1224000
Contribution Margin CM [C= (A-B)	600	18000	216000
less fixed exp.			
Rent		600	7200
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		7000	84000
Nit profit		11000	132000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2500	12500	10	2500	25000	37500
Dal	2	2500	5000	3	2500	7500	12500
Chipes	0	0	15000	0	0	5000	20000
Biscuites	0	0	15000	0	0	5000	20000
Others		0	20000	0	0	4800	24800
Ata	2	2000	4000	1	2000	2000	6000
Weat	10	35	350	20	35	700	1050
Sopes	50	20	1000	0	0	0	1000
Cosmetices	0	0	5000	0	0	0	5000
Total			77850	0	0	50000	127850



- Entrepreneur's Contribution 77,850
- Investor's Investment 50,000
- Total 127,850

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Culling corner item etc.	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
less variable Expenses					
Culling corner item etc.	3825	114750	1377000	1445850	1518142.5
Total variable Expenses (B)	3825	114750	1377000	1445850	1518142.5
Contribution Margin (CM)= (A-B)	675	20250	243000	255150	267907.5
Less Fixed Expenses					
Rent		600	7200	7200	7200
Electricity bill		300	3600	3800	4000
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		7800	93600	98280	103194
Net Profit (E) (C-D)		12450	149400	156870	164713.5
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

SR#	<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	149400	156870	164713.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		129,400	266,270
	Total Cash Inflow	199,400	286,270	430,984
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	129,400	266,270	410,984

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

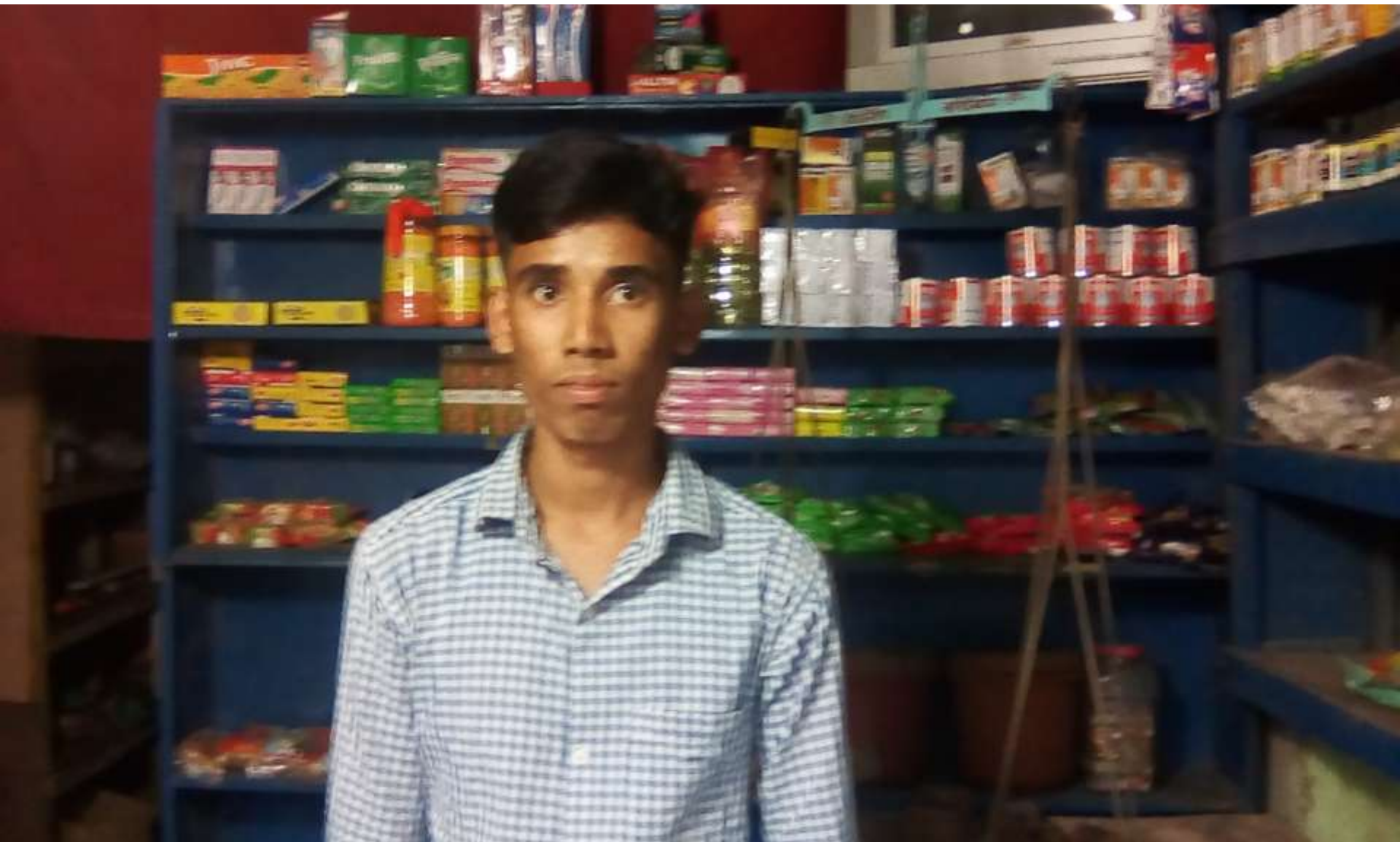
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

