

Proposed NU Business Name: **SOHAG STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni
Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOMIN ULLAH
Age	:	18-03-1983(34Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Sons, 01 Daughter
No. of siblings:	:	04Brothers.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAYMONA KHATUN
(iii) Father's name	:	MOFIZ ULLAH
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 07(Female), Member ID: 1340/1, Group No: 02 Member since: 2000 to 2010 till (10Years) First loan: BDT 5,000 Existing Loan: BDT: 70,000, Outstanding loan:0/=
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	0 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818496122
Family's Contact No.	:	01811952845
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAYMONA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

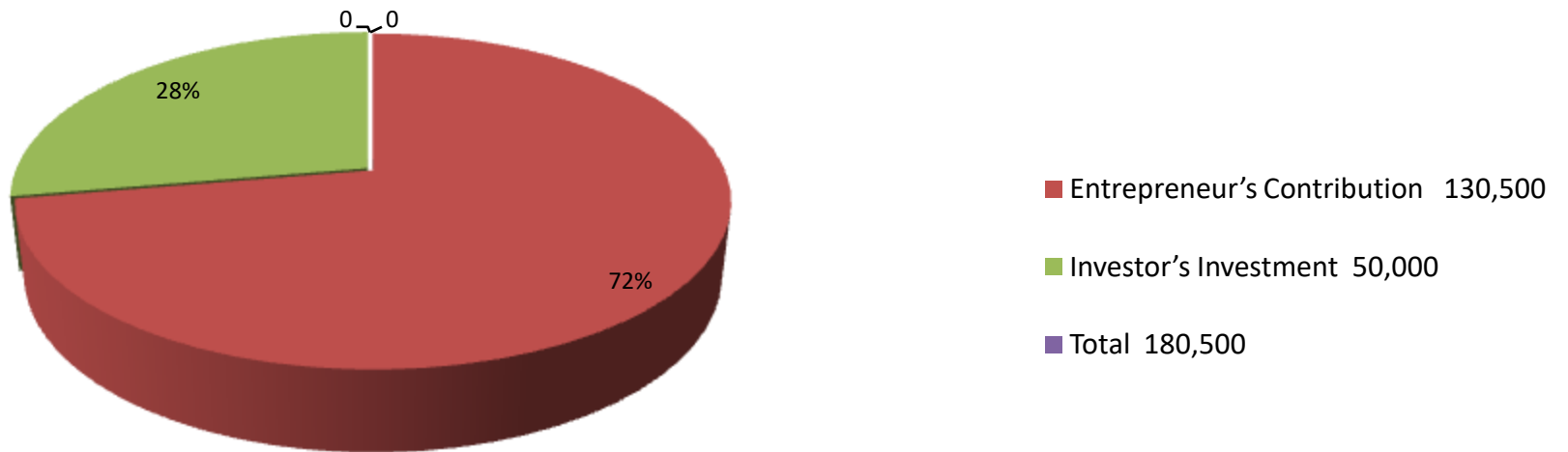
Business Name	:	SOHAG STORE
Location	:	Chowdharyhat .Entagiya madrasah Fornt,Nohakhali.
Total Investment in BDT	:	BDT 180500/-
Financing	:	Self BDT 130500/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Grocery items ,etc. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund 01 will be appointed ▪Average 20% gain on sales ▪The shop is rented. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery items	3,000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocery items	2400	72000	864000
Total variable Expense (B)	2400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		1000	12000
Electricity bill		500	6000
Transportation		1000	12000
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)		8200	98400
Net Profit (E)= [C-D]		9800	117600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chips	0	0	10000	0	0	0	10000
Rice's	5	2500	12500	0	0	0	12500
Dal	5	3000	15000	0	0	0	15000
Ata	2	1500	3000	0	0	0	3000
Biscuits	0	0	25000	0	0	0	25000
Stasonary	0	0	20000	0	0	15000	35000
Cosmetics	0	0	20000	0	0	10000	30000
Others	0	0	20000	0	0	25000	45000
Security	0	0	5000	0	0	0	5000
Total	0		130500			50000	180500



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Years 3
Revenue(Sales)					
Grocery items	4100	123000	1476000	1549800	1627290
Total Sales (A)	4100	123000	1476000	1549800	1627290
Less Variable Expense					
Grocery items	3280	98400	1180800	1239840	1301832
Total variable Expense (B)	3280	98400	1180800	1239840	1301832
Contribution Margin (CM) [C=(A-B)	820	24600	295200	309960	325458
Less Variable Expense					
Rent		1000	12000	12000	12000
Electricity bill		1000	12000	12200	12400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		13900	166800	175140	183897
Net Profit (E)= [C-D]		10700	128400	134820	141561
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 2 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	128400	134820	141561
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108,400	223,220
	Total Cash Inflow	178,400	243,220	364,781
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	108,400	223,220	344,781

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 01 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















