

Proposed NU Business Name: **M/S SOHEL CONFECTIONARY & STATIONARY**



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Elanga Unit, Tangail

Project verified by: Md Abu bakkar siddik



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHEL RANA
Age	:	06-06-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	0
No. of siblings:	:	2 Brother & 3 Sisters
Address	:	Vill: FULTOLA P.O: KUCHTI, P.S: KALIHATI, Dist: TANGAIL
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST FOHERA BEGUM
(iii) Father's name	:	Md. ALI HOSSAIN ,Branch: Khokshabari, Centre
(iv) GB member's info	:	#53(Female), Member ID: 3698, Group No: 01 Member since: 10-03-2013 (06Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT ,000/-, Outstanding loan: Nill
(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	:	02 years experience in running business. He has no training .
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Rent House
Entrepreneur Contact No.	:	01745-119664
Mother's Contact No.	:	01621-528585
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST FOHERA BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Dairy Farm business.

Proposed Nobin Udyokta Business Info

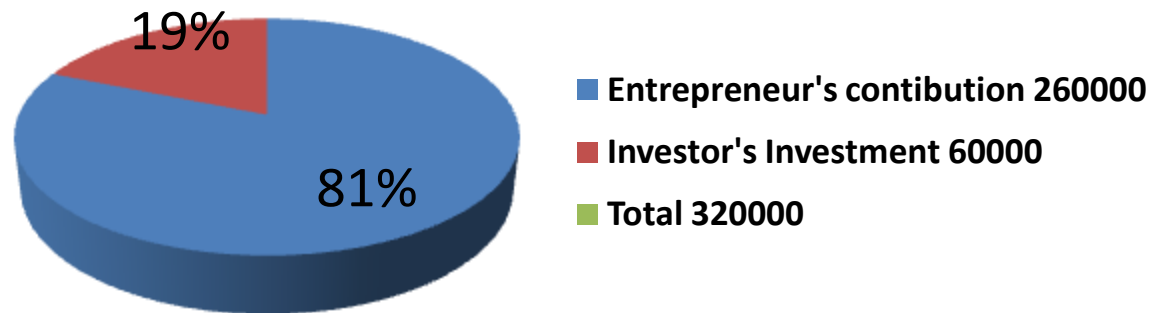
Business Name	:	M/S SOHEL CONFECTIONARY & STATIONARY
Location	:	Elenga Bazar ,Baganbary, kalihati tangail.
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 260,000/-(from existing business) 81% Required Investment BDT 60,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 6,000/-
Proposed Salary	:	BDT 6,000/-
Size of shop	:	09 ft x 15 ft= 135 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing No employee.▪The shop is rented.▪Collects goods from Elenga Bazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery & Stationary	3,000	90,000	1,080,000
Servicing	100	3,000	36,000
Total Sales (A)	3,100	93,000	1,116,000
Less. Variable Expense			
Grocery & Stationary	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1500	18,000
Transportation		0	0
Salary (self)		6,000	72,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		10,100	121,200
Net Profit (E) [C-D]		10,900	130,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Water	120	25	3000	Water	120	25	3,000	6,000
Biscuite	200	15	3000	Biscuite	200	15	3,000	6,000
Softdrinks	100	25	2500	Softdrinks	100	25	2,500	5,000
Oil	60	150	9000	Oil	60	150	9,000	18,000
Soap	500	40	20000	Soap	500	40	20,000	40,000
Juce	300	40	12000	Juce	300	40	12,000	24,000
			0				0	0
			0				0	0
			0				0	0
Others			10500	Others		0	10,500	21,000
Secuirity of Shop			50000					50,000
Machinaries			150000					150,000
Total			260,000				60,000	320,000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery & Stationary	3,500	105,000	1,260,000	1,323,000	1,389,150
Servicing	200	6,000	72,000	75,600	79,380
Total Sales (A)	3,700	111,000	1,332,000	1,398,600	1,468,530
Less. Variable Expense					
Grocery & Stationary	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1650	19,800	20,790	21,830
Transportation		0	0	0	0
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		2,500	30,000	30,000	30,000
Total Fixed Cost		12,795	153,540	154,917	156,363
Net Profit (E) [C-D]		14,205	170,460	185,283	200,847
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	170,460	185,283	200,847
1.3	Depreciation (Non cash item)	30,000	30,000	30,000
1.4	Opening Balance of Cash Surplus		176,460	367,743
	Total Cash Inflow	260,460	391,743	598,590
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	176,460	367,743	574,590

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 8 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



বিসমিল্লাহির রাহমানির রাহীম

মেসার্স সোহেল কনফেকশনারী এন্ড সেশনারী









