

## Proposed NU Business Name: **SOHEL STORE**



Project identification and prepared by: Abu Salek,  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>MD. OMAR FARUK</b>
Age	:	17-05-1985 (31 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: Nurertek, P.O: Dagonvuiyan, 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	:	<b>HAJERA KHATUN</b>
(iii) Father's name	:	<b>MD. ABDUR ROB</b>
(iv) GB member's info	:	Branch: Chormojlishpur, Sonagaji; Centre # 02(Female), Member ID: 1663/2, Group No: 04 Member since: 08-09-2009(7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 34000, Outstanding loan: 19040
(v) Who pays GB loan installment	:	Mother
(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	:	5 years experience in running business. He has 2 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01869-018053
Mother's Contact No.	:	01857-446639
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAJERA KHATUN** 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 Nobin Udyokta Business Info

Business Name	:	<b>SOHEL STORE</b>
Location	:	Nurer kuti, Fajiler ghat road, dagonvuiyan
Total Investment in BDT	:	BDT 140000/-
Financing	:	Self BDT 90000/-(from existing business) 64% Required Investment BDT 50000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

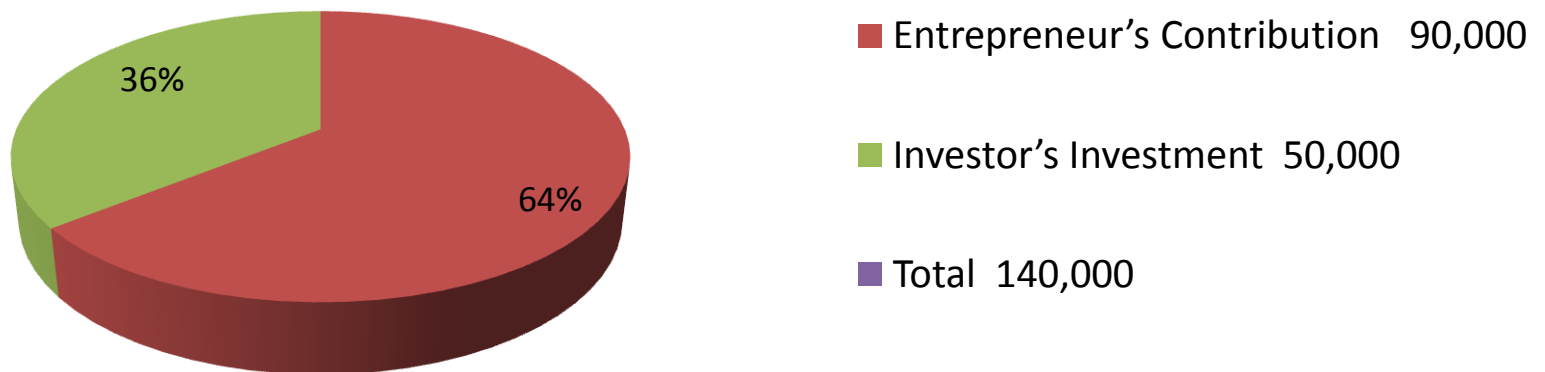
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	2700	81000	972000
<b>Total sales (A)</b>	2700	81000	972000
<b>Less Variable Exp.</b>			
Grocery item	2295	68850	826200
<b>Total Variable exp. (B)</b>	2295	68850	826200
<b>Contribution Margin CM [C= (A-B)]</b>	<b>405</b>	<b>12150</b>	<b>145800</b>
<b>less fixed exp.</b>			
Rent		1500	18000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		150	1800
Guard		0	0
Genaretor		0	0
Mobile		300	3600
<b>total fixed cost (D)</b>		7750	93000
<b>Net profit (E) [C-D]</b>		<b>4400</b>	<b>52800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biscute	100	15	1,500			0	1,500
Bakery Item	4	100	400			0	400
Rice , flour	9	2000	18,000	20	1300	26,000	44,000
Pulses, oil	4	5000	20,000	120	90	10,800	30,800
Suger	8	3000	24,000	4	3000	12,000	36,000
Others	140	15	2,100	12	100	1,200	3,300
Security			24,000				24,000
<b>Total</b>	<b>265</b>		<b>90,000</b>	<b>156</b>	<b>4,490</b>	<b>50,000</b>	<b>140,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Grocery Item	4300	129000	1548000	1625400
<b>Total Sales (A)</b>	<b>4300</b>	<b>129000</b>	<b>1548000</b>	<b>1625400</b>
less variable Expenses				
Grocery Item	3655	109650	1315800	1381590
Total variable Expenses (B)	3655	109650	1315800	1381590
<b>Contribution Margin (CM)= (A-B)</b>	<b>645</b>	<b>19350</b>	<b>232200</b>	<b>243810</b>
<b>Less Fixed Expenses</b>				
Rent		1500	18000	18000
Electricity bill		500	6000	16000
Transportation		500	6000	35000
Salary (self)		5000	60000	60000
Salary (staff)		3000	36000	36000
Entertainment		300	3600	3600
Guard		0	0	0
Genaretor		0	0	0
Mobile		400	4800	7400
Total Fixed Cost		11200	134400	176000
<b>Net Profit (E) (C-D)</b>		<b>8150</b>	<b>97800</b>	<b>67810</b>
Investment Payback			<b>30000</b>	<b>30000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	97,800	67,810
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		67,800
	<b>Total Cash Inflow</b>	147800	135610
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)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	67,800	105610

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 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





शुद्धि लक्ष्य के कार्यालय द्वारा  
आवक एवं व्यय का विवरण  
विवरण

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जिला















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ ওমর ফারুক  
Name: MD. OMAR FARUK  
পিতা: মোঃ আবদুর রব  
মাতা: হাফিজুরা খাতুন  
Date of Birth: 17 May 1985  
ID NO: 3012920223034

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্যান্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: হাবিব উল্লাহ এর বাড়ী, গ্রাম/পাড়া: বেতাগাঁও, বেতাগাঁও,  
ডাকঘর: আগুাব বিবির হাট - ৩৯০০, ফেনী সদর, ফেনী

*Handwritten signature*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৭/০৪/২০০৮



# FAMILY PICTURE

