

Proposed NU Business Name: **SOHAG STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SOHAG
Age	:	16-06-1988 (28 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers
Address	:	Vill: Tepirbari P.O: Tengra P.S: Sreepur , Dist: Gazipur
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 FULESA
(iii) Father's name	:	MD FALU
(iv) GB member's info	:	Branch : Tengra Sreepur, Centre: 02 (Female), Member ID: 1032, Group No: 01 Member since: 20-07-2001 (08 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000 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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	
Business Experiences and Training Info	:	03 years experience in running business. 03 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	0196-1405491
Family's Contact No.	:	01629-822324
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mowna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST FULESA joined Grameen Bank since 08 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	:	Chatir Baazar
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100000/- (from existing business) 67% Required Investment BDT 50000/- (as equity)33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft 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 Powder, Biscuit, Cosmetics, Umbrella▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Mowna Chourasta.▪Agreed grace period is 3 months.

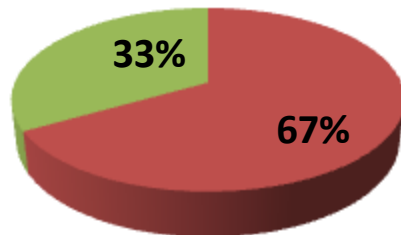
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Powder, Biscuit, Cosmetics, Umbrella	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Powder, Biscuit, Cosmetics, Umbrella	2000	60000	720000
Total variable Expense (B)	2,000	60000	720000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		300	3600
Generator		300	3600
Mobile bill		500	6000
Total fixed cost (D)		9,200	110400
Net Profit (E)= [C-D]		5,800	69600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Exercise book (Big)	200	30	6,000	400	30	12,000	18,000
Exercise book (Small)	200	20	4,000	100	48	4,800	8,800
Pwder	40	48	1,920	20	450	9,000	10,920
Biscuit	5	450	2,250	1	15000	15,000	17,250
Racket	55	55	3,025	1	9200	9,200	12,225
Umbrella	7	210	1,470	0		0	1,470
Cosmetics	1	7000	7,000	0	0	0	7,000
Others	1	14335	14,335	0	0	0	14,335
Security	1	60000	60,000			0	60,000
Total	510	0	100,000	522	0	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Powder, Biscuit, Cosmetics, Umbrella	3300	99000	1188000	1247400
Total Sales (A)	3300	99000	1188000	1247400
Less Variable Expense				
Powder, Biscuit, Cosmetics, Umbrella	2640	79200	950400	997920
Total variable Expense (B)	2,640	79200	950400	997920
Contribution Margin (CM) [C=(A-B)	660	19800	237600	249480
Less Variable Expense				
Rent		2,000	24000	24,000
Electricity bill		500	6000	6500
Transportation		800	9600	10,100
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Guard		300	3600	3600
Generator		300	3600	3600
Mobile bill		600	7200	7300
Total fixed cost (D)		9,800	114,000	115,100
Net Profit (E)= [C-D]		10000	120000	134,380
Investment Payback			30,000	30,000

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	120,000	134,380
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		90,000
	Total Cash Inflow	170000	224380
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
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	90,000	194380

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 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





PRAN

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FAMILY PICTURE

