

Proposed NU Business Name: **SOUMI STORE**



Project identification and prepared by: Md. Obaidullah,
Bogra shadar Unit, Bogra.

Project verified by: Md. Mozaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAYON KUMUR RAY
Age	:	28-09-1982 (34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill:Nataipara P.O: Bogra shdar P.S: Bogra shadar Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINA RANI RAY
(iii) Father's name	:	MAKHON CHANDRA RAY
(iv) GB member's info	:	Branch: Nishindhara,Bogra, Centre# 50(Female), Member ID: 9454/2, Group No: 15 Member since: 12-11-2001 (16Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 16000, Outstanding loan: 11200/-
(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	:	10 years experience in running business. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-723540
Mother's Contact No.	:	01721-713050
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINA RANI RAY joined Grameen Bank since 16 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	:	SOUMI STORE
Location	:	Chelopara stand,bogra shadar,Bogra
Total Investment in BDT	:	BDT 5,37,000/-
Financing	:	Self BDT 437000/-(from existing business) 81% Required Investment BDT 1,00,000/-(as equity) 19%
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; Soft drinks,Biscuit,Chanachur,Soap etc▪ 10% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Bogra town.▪Agreed grace period is 3 months.

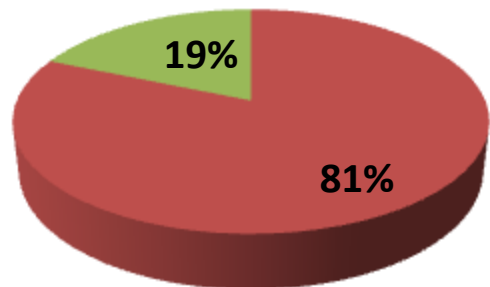
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drinks,Biscuit,Chanachur,Soap,Soyabin oil, Cosmetices and nudles etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Soft drinks,Biscuit,Chanachur,Soap,Soyabin oil, Cosmetices and nudles etc	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
House rant		3,500	42,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		300	3,600
Guard		100	1,200
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		10,200	122,400
Net Profit (E) [C-D]		4,800	57,600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bkash load	1	50000	50,000	0	0	0	50,000
Flexi load	4	5000	20,000	0	0	0	20,000
Mobile card	4	2000	8,000	0	0	0	8,000
Soap	100	30	3,000	0	0	0	3,000
Cosmetics	1	10000	10,000	1	15000	15,000	25,000
Biscuits	1	20000	20,000	0	0	0	20,000
Cold drinks	200	60	12,000	200	60	12,000	24,000
Minaral water	200	20	4,000	0	0	0	4,000
Horlics	0	0	0	24	380	9,120	9,120
Serilax	0	0	0	100	370	37,000	37,000
Biomil	0	0	0	50	470	23,500	23,500
Others	1	10000	10,000	1	3380	3,380	13,380
Securty	1	300000					300000
	0	0	437,000	376	0	100,000	537,000

Source of Finance



- Entrepreneur's Contribution 437,000
- Investor's Investment 100,000
- Total 537,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Soft drinks,Biscuit,Chanachur,Soap,Soyabin oil, Cosmetices and nudles etc	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Soft drinks,Biscuit,Chanachur,Soap,Soyabin oil, Cosmetices and nudles etc	6,300	189,000	2,268,000	2,381,400	2,500,470
Total variable Expense (B)	6,300	189,000	2,268,000	2,381,400	2,500,470
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
House rant		3500	42,000	42,000	42,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		10,200	122,400	122,400	122,400
Net Profit (E) [C-D)		10,800	129,600	142,200	155,430
Investment Payback			40,000	40,000	40,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	129,600	142,200	155,430
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		89,600	191,800
	Total Cash Inflow	229,600	231,800	347,230
2	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	89,600	191,800	307,230

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01,Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chelopara stand,bogra shadar,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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Coca-Cola

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Coca-Cola





FAMILY PICTURE

