

## Proposed NU Business Name: **SHOKNI DOKAN**



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Sonagazi Unit, Feni

Project verified by: Sushsanto Kumar Biswash



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

Name	:	<b>KOBIR AHMMAD</b>
Age	:	14-05-1987 (30 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother & 6 Sister
Address	:	Vill: Ahhammad pur, P.O: Ahomodpur, P.S: Sonagazi, 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>AMIRER NESA</b>
(iii) Father's name	:	<b>ABDUR ROUP</b>
(iv) GB member's info	:	Branch: Mongol kandi Sonagazi, Centre # 14 (Female), Member ID: 5711, Group No: 04 Member since: 18-09-2004 to 5/10/2013 (09 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 120,000, Outstanding loan: BDT -
(v) Who pays GB loan installment	:	N/A
(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	:	09 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837-496147
Mother's Contact No.	:	01884-233642
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMIRER NESHA** joined Grameen Bank since 09 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>SHOKNI DOKAN</b>
Location	:	Kuddus miar Bazaar, Sonagazi, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by invested in existing goods like; Grocery item.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Feni.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

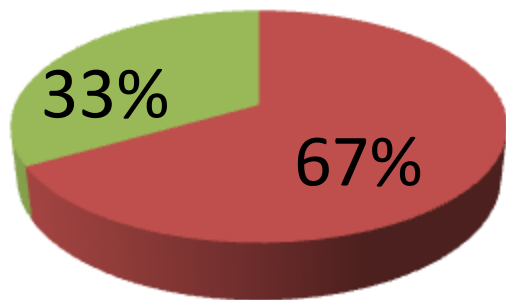
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Grocery item	50,000	600,000
<b>Total Sales (A)</b>	<b>50,000</b>	<b>600,000</b>
<b>Less. Variable Expense</b>		
Grocery item	37,500	450,000
<b>Total variable Expense (B)</b>	<b>37,500</b>	<b>450,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>12,500</b>	<b>150,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	300	3,600
Rent	1,000	12,000
Transportation	700	8,400
Guard	100	1,200
<b>Total fixed Cost (D)</b>	<b>7,700</b>	<b>92,400</b>
<b>Net Profit (E) [C-D]</b>	<b>4,800</b>	<b>57,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	2	2000	4,000	15	2000	30,000	34,000
Sugar	2	3000	6,000	4	3000	12,000	18,000
Pulse	5	1600	8,000	5	1600	8,000	16,000
Khoil	1	2300	2,300	0	0	0	2,300
Bran	2	1500	3,000	0	0	0	3,000
Oil	10	2000	20,000	0	0	0	20,000
Flour	3	1100	3,300	0	0	0	3,300
Various item	1	28400	28,400	0	0	0	28,400
Security	1	25000	25,000	0	0	0	25,000
<b>Total</b>	<b>27</b>		<b>100,000</b>	<b>24</b>		<b>50,000</b>	<b>150,000</b>

## Source of Finance



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

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Grocery item	70,000	840,000	882,000	926,100
<b>Total Sales (A)</b>	<b>70,000</b>	<b>840,000</b>	<b>882,000</b>	<b>926,100</b>
<b>Less. Variable Expense</b>				
Grocery item	52,500	630,000	661,500	694,575
<b>Total variable Expense (B)</b>	<b>52,500</b>	<b>630,000</b>	<b>661,500</b>	<b>694,575</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>17,500</b>	<b>210,000</b>	<b>220,500</b>	<b>231,525</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	8,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	300	3,600	4,000	4,500
Rent	1,000	12,000	12,000	12,000
Transportation	1,000	12,000	14,000	15,000
Guard	100	1,200	2,000	2,200
<b>Total Fixed Cost</b>	<b>8,100</b>	<b>97,200</b>	<b>101,500</b>	<b>106,200</b>
<b>Net Profit (E) [C-D]</b>	<b>9,400</b>	<b>112,800</b>	<b>119,000</b>	<b>125,325</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	112,800	119,000	125,325
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		92,800	191,800
	<b>Total Cash Inflow</b>	<b>162,800</b>	<b>211,800</b>	<b>317,125</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>92,800</b>	<b>191,800</b>	<b>297,125</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 09 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





Chittagong  
YELLOW PEAS

MEGA











# FAMILY PICTURE

