

Proposed NU Business Name: Sonjoy Store



Project identification and prepared by: Md. Sirajul Islam
Karinigong Unit, Dhaka

Project verified by: MD.Samsul arifin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Somraj Das
Age	:	07-10-1986(31 Years)
Education, till to date	:	Class Six
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill:Baghoir risipara , P.O: Baghoir, P.S:Karanigong , Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> Mother <input type="checkbox"/> Father
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Niyoti Rani
(iii) Father's name	:	Debdas
(iv) GB member's info	:	Branch:Baghoir , Centre # 02 (Female), Member ID:1089/2, Group No: 01 Member since: 2001-Running(17Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000- Outstanding loan: BDT 170000
(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	:	8years experience in running business.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01777096860
Father's Contact No.	:	016846657880
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Niyoti Rani joined Grameen Bank since 17 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	:	Sonjoy Store
Location	:	Baghoir Risibari,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT285000
Financing	:	Self BDT 235000(from existing business) 65% Required Investment BDT 50,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT
Size of shop	:	12ft x 10ft= 120square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in exis Rice,Sugar,Oil Etc .▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

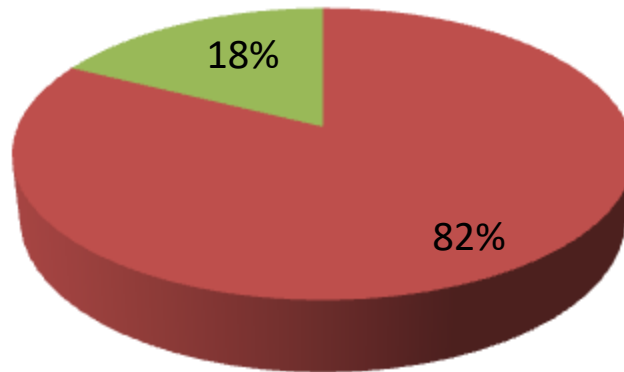
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chekbball	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
		0	0
		0	0
Total variable Expense (B)	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less. Fixed Expense			
Rent			
Mobile Bill		300	3600
Transportation			
Electricity Bill		300	3600
Salary(self)		5,000	60,000
Salary (staff)			
Entertainment		200	2,400
Security Guard			
Total fixed Cost (D)		5600	69600
Net Profit (E) [C-D]		7900	92400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	60	2500	150000	32	2500	50000	200000
Sugar	10	3500	35000	0	0	0	35000
Oil	5	8000	40000	0	0	0	40000
others	0	0	10000	0	00	0	10000
Total			235000			50000	285000

Source of Finance



- Entrepreneur's Contribution 235,000
- Investor's Investment 50,000
- Total 285,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice,Sugar,Oil Etc	3500	105000	1260000	1323000	1389150
		0	0	0	0
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense		0	0	0	0
Total variable Expense (B)	2975	89250	1071000	1124550	11807775
Contribution Margin (CM) [C=(A-B)]	525	15750	189000	198450	208372
Less. Fixed Expense					
Rent					
Mobile Bill		300	3600	3700	3800
Transportation					
Electricity Bill		300	3600	3600	3800
Salary (self)		5,000	60,000	60,000	60,000
Salary(staff)					
Entertainment		200	2,400	2,500	2,600
Security Guard					
Total fixed Cost (D)		5800	69600	69900	70300
Net Profit (E) [C-D]		9950	119400	128550	138072
Investment Payback			20,000	20,000	20,000

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	50000		
1.2	Net Profit	119400	128550	138072
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		99400	203950
	Total Cash Inflow	169400	227950	342022
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70000	20,000	20,000
3	Net Cash Surplus	99400	203950	322022

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
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

Pictures











FAMILY PICTURE

