

Proposed NU Business Name: **SAHA STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	PRANESSOR SAHA
Age	:	15-02-1985 (32Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brothers, 1 Sisters
Address	:	Vill: Shatbariya P.O: Motiganj 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	:	JOYA RANI SAHA
(iii) Father's name	:	ROTI RONJON SAHA
(iv) GB member's info	:	Branch : charkandiya, Sonagazi Centre 27 (Female), Member ID: 4075/3, Group No: 08 Member since: 22-03-2002 (15years) First loan: BDT 5000
Further Information:		Existing loan: BDT 80000, Outstanding Loan: 44800
(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.)	:	No
Business Experiences and Training Info	:	15 years experience in running business.15 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01622760910
Family's Contact No.	:	01866415582
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOYA RANI SAHA joined Grameen Bank since 15 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

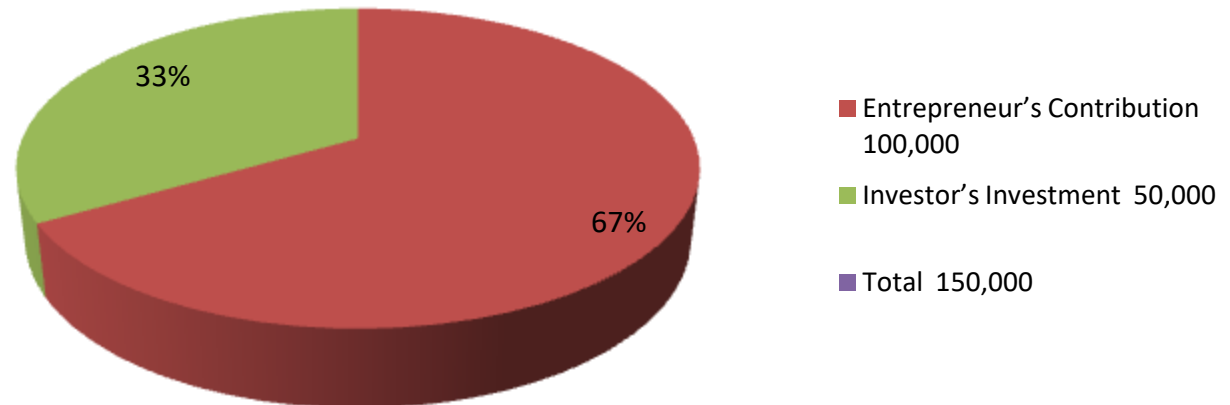
Proposed Nobin Udyokta Business Info

Business Name	:	SAHA STORE
Location	:	Panbazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100000/- (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	:	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 goods like –Flour,tea,Sugar,Oil,Milk,Dal,e.t.c▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Local Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soft drink,Normal water,Biscuits,Ice-cream etc	3400	102000	1224000
	0	0	0
Total Sales(A)	3400	102000	1224000
Less Variable Expense (B)			0
Soft drink,Normal water,Biscuits,Ice-cream etc	2992	89760	1077120
Total Variable Expense	2992	89760	1077120
Contributon Margin (CM) [C=(A-B)]	408	12240	146880
Less Fixed Expense			
Rent			0
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard		50	600
Generator		300	3600
Mobile Bill		400	4800
Total Fixed Cost (D)		7350	88200
Net Profit (E)= [C-D]		4890	58680

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Flour			5000			50,000	55,000
Tea			5000			0	5,000
Sugar			10000			0	10,000
Oil			9000			0	9,000
Milk			14000			0	14,000
Dal			16000				16,000
others			41,000			0	41,000
Security						0	0
						0	0
			0			0	0
	0	0	100,000	0	0	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft drink,Normal water,Biscuits,Ice-cream etc	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3520	105600	1267200	1330560	1397088
Total Variable Expense	3520	105600	1267200	1330560	1397088
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		50	600	600	600
Generator		300	3600	3600	3600
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7350	84600	85600	86630
Net Profit (E)= [C-D]		7050	84600	88830	93272
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84,600	88830	93271.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64600	133430
	Total Cash Inflow	134,600	153,430	226,702
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	64,600	133,430	206,702

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 15 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

