

Proposed NU Business Name: **SOHEL DEPARTMENTAL STORE**

Project identification and prepared by: Romendronath Haldar
Sonagazi.

Project verified by: Susanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR RAHIM SOHEL
Age	:	10-03-1991 (26Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers, 04 Sisters
Address	:	Vill: Charsahajikari P.O: Kacharipur 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	:	MOCHNA AKTER
(iii) Father's name	:	ABDUL SOBAHAN
(iv) GB member's info	:	Branch : Chardarbesh, Sonagazi Centre 03 (Female), Member ID: 1062, Group No: 01 Member since: 25-04-2011(06years) First loan: BDT 20000
Further Information:		Existing loan: BDT 30000, Outstanding Loan: 24740
(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	:	10 years experience in running business.10 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01875395447
Family's Contact No.	:	01815443406
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOCHNA AKTER joined Grameen Bank since 06 years ago. At first she took BDT 20000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

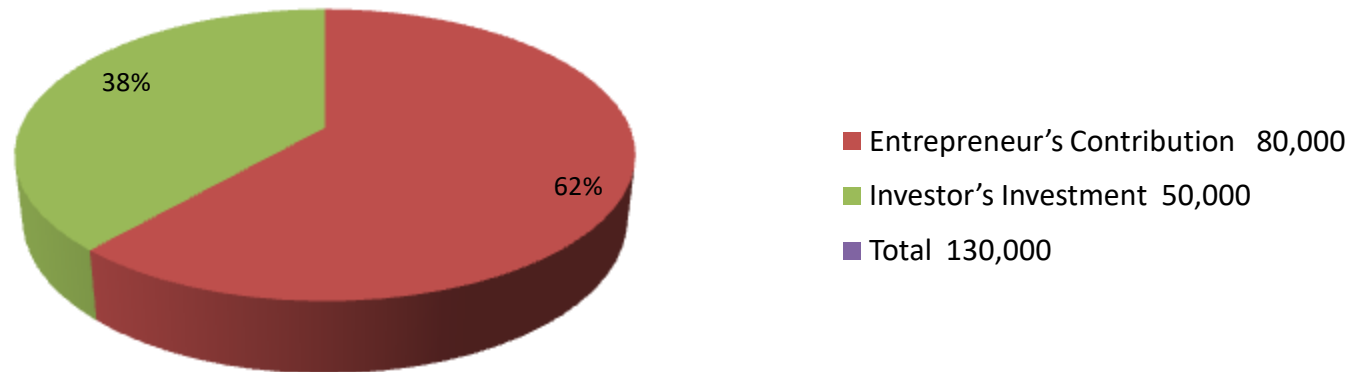
Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL DEPARTMENTAL STORE
Location	:	Karmatiya bazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10 ft= 120 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 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Local Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	2900	87000	1044000
	0	0	0
Total Sales(A)	2900	87000	1044000
Less Variable Expense (B)			0
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	2465	73950	887400
Total Variable Expense	2465	73950	887400
Contributon Margin (CM) [C=(A-B)]	435	13050	156600
Less Fixed Expense			
Rent		800	9600
Electric Bill		600	7200
Transportaion			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		400	4800
Guard		300	3600
Generator		700	8400
Mobile Bill		300	3600
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Drinks			15,000			50,000	65,000
Juice			5,000			0	5,000
Chanachur			5,000			0	5,000
Water			5,000			0	5,000
Dodhi roshmalai			10,000			0	10,000
Chieps			5,000			0	5,000
Icecream			15,000			0	15,000
			0			0	0
Security			20,000			0	20,000
			0			0	0
	0	0	80,000	0	0	50,000	130,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		600	7200	7500	7800
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		400	4800	4800	4800
Gard		300	3600	3600	3600
Generator		700	8400	8400	8400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8100	88800	89200	89600
Net Profit (E)= [C-D]		7650	91800	96390	101210
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	91,800	96390	101209.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71800	148190
	Total Cash Inflow	141,800	168,190	249,400
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	71,800	148,190	229,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE