

Proposed NU Business Name: **SOHAG STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NIZAMUDDIN
Age	:	31-12-1990(27 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 Sisters
	:	Vill: Sabayck gopalgow, P.O:Karamiaerhat 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	:	FERDOUS ARA BEGUM
(iii) Father's name	:	MD: ISRAFIL
(iv) GB member's info	:	Branch:Chormozlishpur, Sonagazi. Centre # 15(Female), Member ID: 2234/2, Group No: 03 Member since: 25/01/2010 Running (07Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT: 10000, Outstanding loan:3740/=
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	He has no Years experience in running business. 02 years is won business. He has no years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704751187
Family's Contact No.	:	01827909363/01811009299
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

FERDOUS ARA BEGUM joined Grameen Bank since 07 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

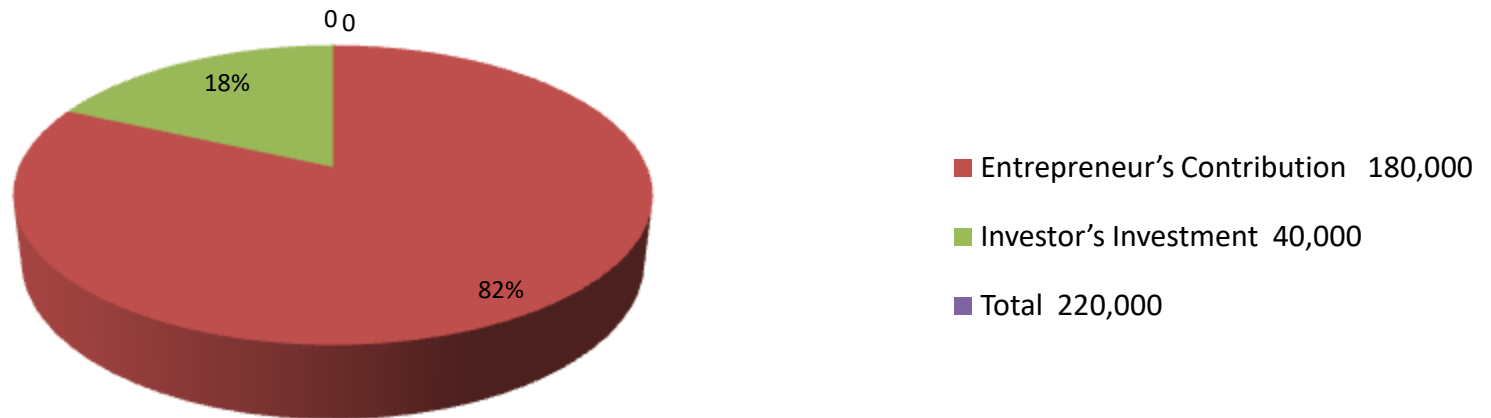
Business Name	:	SOHAG STORE
Location	:	School Market,Fazilayer gat, Dagonbhuyian, Feni.
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 180,00/-(from existing business) 82% Required Investment BDT 40,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft*12ft=120squreft
Security of the shop	:	100,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Chipes,Coldrinks,Biscuites etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will not be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuiyn.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Books,Papers.Pen,Bag,Hardboard etc	2,500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
Books,Papers.Pen,Bag,Hardboard etc	2000	60000	720000
Total Variable exp. (B)	2000	60000	720000
Contribution Margin CM [C= (A-B)	500	15000	180000
less fixed exp.			
Rent		1000	12000
Electricity bill		350	4200
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		8050	96600
Nit profit		6950	83400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	5000	0	0	5000	10000
Coldrinks	0	0	10000	0	0	5000	15000
Biscuites	0	0	10000	0	0	5000	15000
Cosmetices	0	0	20000	0	0	10000	30000
Others	0	0	20000	0	0	10000	40000
Play items	0	0	15000	0	0	5000	20000
Security	0	0	100000	0	0	0	100000
Total			180000			40000	220000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Books,Papers.Pen,Bag,Hardboard etc	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
less variable Expenses					
Books,Papers.Pen,Bag,Hardboard etc	2400	72000	864000	907200	952560
Total variable Expenses (B)	2400	72000	864000	907200	952560
Contribution Margin (CM)= (A-B)	600	18000	216000	226800	238140
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		700	8400	8600	8800
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		9100	109200	109800	110400
Net Profit (E) (C-D)		8900	106800	112140	127740
Investment Payback			16000	16000	16000

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

SR#	<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	40,000		
1.2	Net Profit	106800	112140	127740
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90,800	186,940
	Total Cash Inflow	146,800	202,940	314,680
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	90,800	186,940	298,680

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :06 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

