

SONIA VARIETIES STORE



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD DELWAR HOSSAIN
Age	:	30-06-1991 (23 Years)
Education, till to date	:	B.S.S
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Kawler P.O: Khilkhet P.S: Dokshinkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. DINARA
(iii) Father's name	:	Mr. MD SOLAIMAN HOSEN
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 20 (Female), Member ID: 9115/1, Group No: 06 Member since:30-06-2004 (10 Years) First loan: 5,000 taka.
Further Information:		Existing loan: 2,50,000 Taka Outstanding loan: 88,000 Taka
(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

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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Hose rent (30,000 Taka)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-914760 / 01716-369793
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Dinara is a member of Grameen Bank since 10 years. At first she took 5,000 taka loan from Grameen Bank. Dinara gradually took loan from GB. Utilize loan in Agriculture. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	SONIA VARIETIES STORE
Location	:	At entrepreneur own house, Kawler Moddo para, Chandertek, Dokshinkhan, Dhaka-1229
Total Investment in BDT	:	3,67,000 taka
Financing	:	Self BDT 1,67,000 (from existing business) 46% Required Investment BDT 2,00,000 (as equity) 54%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Sugar, Salt, Spicy, Soap, Chips, Water, Soft drinks etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Tongi bazar & Ichapura.▪Agreed grace period is 4 months.

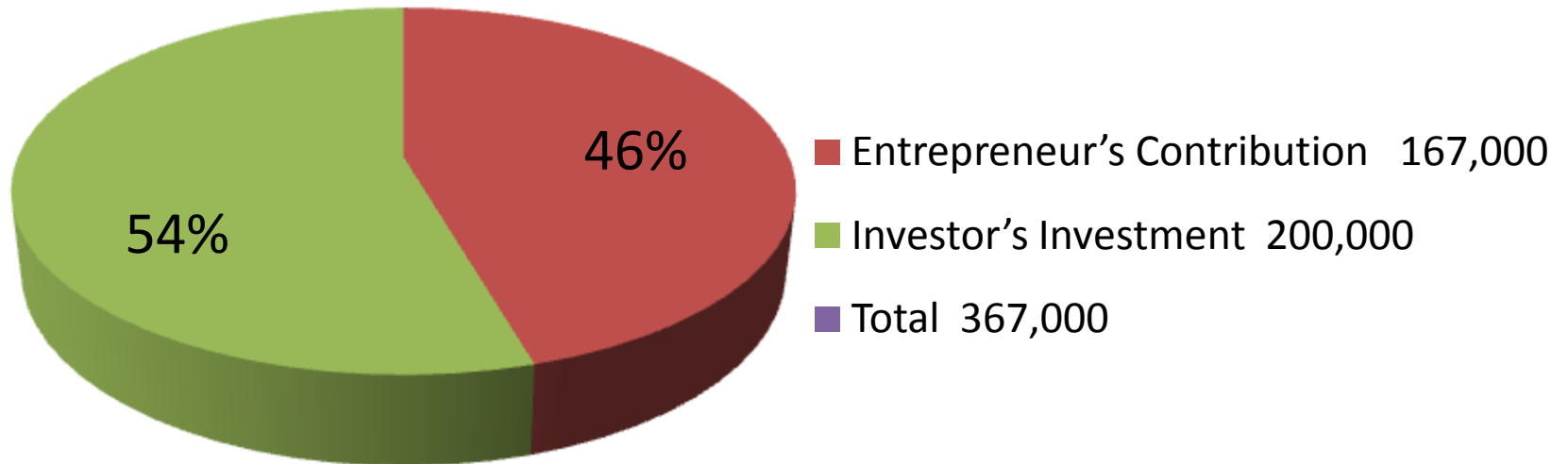
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Sugar, Salt, Water, Soft drinks, Biscuit, Bread, Chips, Chanachur, Soap, Tooth-Paste, Tooth-brush, Pen, Khata etc	3,163	94,875	1,138,500
Total Sales (A)	3,163	94,875	1,138,500
Less. Variable Expense			
Rice, Pulse, Flour, Sugar, Salt, Water, Soft drinks, Biscuit, Bread, Chips, Chanachur, Soap, Tooth-Paste, Tooth-brush, Pen, Khata etc	2,750	82,500	990,000
Total variable Expense (B)	2,750	82,500	990,000
Contribution Margin (CM) [C=(A-B)]	413	12,375	148,500
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Guard		100	1,200
Spoilt goods		100	1,200
Transportation		800	9,600
Entertainment		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,900	82,800
Net Profit (E) [C-D]		5,475	65,700

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Salt	1,27,000	1,31,000	2,58,000
Biscuit ,Chanachur, Noodles, Chips	8,000	15,000	23,000
Spicy, Drinking water, Soft drinks, Soap, Tooth-Paste, Tooth-brush etc	14,000	30,000	44,000
Fridge	18,000	24,000	42,000
Total	1,67,000	2,00,000	3,67,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour,Sugar, Salt, Water, Soft drinks, Biscuit, Bread, Chips, Chanachur, Soap, Tooth-Paste, Tooth-brush, Pen, Khata etc	5,175	155,250	1,863,000	1,956,150	2,053,958
Total Sales (A)	5,175	155,250	1,863,000	1,956,150	2,053,958
Less. Variable Expense					
Rice, Pulse, Flour,Sugar, Salt, Water, Soft drinks, Biscuit, Bread, Chips, Chanachur, Soap, Tooth-Paste, Tooth-brush, Pen, Khata etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Total variable Expense (B)	4,500	135,000	1,620,000	1,701,000	1,786,050
Contribution Margin (CM) [C=(A-B)	675	20,250	243,000	255,150	267,908
Less. Fixed Expense					
Electricity Bill		600	7,200	7,560	7,938
Mobile bill & SMS Monitoring		300	3,600	3,780	3,969
Guard		100	1,200	1,260	1,323
Spoilt goods		150	1,800	1,890	1,985
Transportation		1,000	12,000	12,600	13,230
Entertainment		250	3,000	3,150	3,308
Salary (self)		5,000	60,000	63,000	66,150
Salary (staff)		3,000	36,000	37,800	39,690
Non Cash Item					
Depreciation		700	8,400	8,400	8,400
Total Fixed Cost		11,100	133,200	139,440	145,992
Net Profit (E) [C-D)		9,150	109,800	115,710	121,916
Investment Payback			80,000	80,000	80,000

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

SI #	<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	200,000		
1.2	Net Profit	109,800	115,710	121,916
1.3	Depreciation (Non cash item)	8,400	8,400	8,400
1.4	Opening Balance of Cash Surplus		38,200	82,310
	Total Cash Inflow	318,200	162,310	212,626
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	38,200	82,310	132,626

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 5 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
Local competitors;

Pictures











FAMILY PICTURE

