

Proposed NU Business Name: **SOHAY STORE**



Project identification and prepared by: MD.Nuril Islam,
Dakkinkhan Unit, Dhaka

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. DANESH MIA
Age	:	06-09-1988 (27 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brother, 1 Sister
Address	:	Vill: Uzampur P.O: Uzampur, P.S: Uttarkhan, 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	:	SAJADA BEGUM
(iii) Father's name	:	SADEK BAPARI
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 44 (Female), Member ID: 3091, Group No: 02 Member since: 22-12-2003 (12 Years) First loan: 5, 000 taka.
Further Information:		Existing Loan: BDT Nill, Outstanding loan: BDT Nill
(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	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01989-276086
Mother's Contact No.	:	01719-080172
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJADA BEGUM joined Grameen Bank since **12 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	:	SOHAY STORE
Location	:	Uzampur , Uttarkhan, Dhaka.
Total Investment in BDT	:	BDT 175,000
Financing	:	Self BDT 75,000 (from existing business) 44% Required Investment BDT 1,00,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 12 ft= 156 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; soft drinks, coil, Biscuit, Chips, brush, Sugar, tissue, ,Chanature, Tee, Chocklet, Cake, Bread, etc. ▪Average 10% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is Owned. ▪Collects goods from Tongi bazer. ▪Agreed grace period is 4 months.

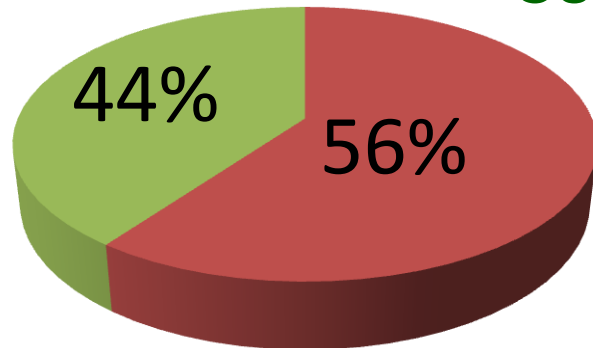
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
soft drinks, coil, Biscuit, Chips, brush, Sugar, tissue, ,Chanature, Tee, Chocklet, Cake, Bread, etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
soft drinks, coil, Biscuit, Chips, brush, Sugar, tissue, ,Chanature, Tee, Chocklet, Cake, Bread, etc	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		8,200	98,400
Net Profit (E) [C-D]		3,800	45,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks (650*30)	19000	40000	59000
Biscuit (50p*230)	11500	10000	21500
Chips (20b*668)	10360		10360
Chanatur (100p*35)	3500		3500
brush, Sugar, tissue, ,Chanature, Tee, Chocklet, Cake, Bread, etc	30,640	50000	80640
Fridge+Tv	10,000		10,000
Total	85,000	100,000	1,85,000

Source of Finance



- Entrepreneur contribution : 85,000
- Investor Investment: 100,000
- Total Investment : 1,85,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
soft drinks, coil, Biscuit, Chips, brush, Sugar, tissue, ,Chanature, Tee, Chocklet, Cake, Bread, etc	6,000	180,000	2,160,000	2,268,000
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
soft drinks, coil, Biscuit, Chips, brush, Sugar, tissue, ,Chanature, Tee, Chocklet, Cake, Bread, etc	5,400	162,000	1,944,000	2,041,200
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		1,200	14,400	14,400
Electricity bill		500	6,000	6,500
Transportation		1,500	18,000	18,500
Mobile Bill		600	7,200	7,200
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	6,000
Non Cash Item:				
Fridge +Tv		167	2,000	2,000
Total Fixed Cost		9,467	113,600	114,600
Net Profit (E) [C-D]		8,533	102,400	112,200
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	102,400	112,200
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus		42,400
	Total Cash Inflow	202,400	154,600
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	42,400	94,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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



Advertisement for a mobile service, featuring a portrait of a woman and text in Hindi: "मोबाइल सेवा", "कॉल करवाएँ", "सर्विस", "मोबाइल सेवा".

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সহায় ষ্টোর

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