

Proposed NU Business Name: **SOHEL COOLING CORNER**



Project identification and prepared by: Md Anisar Rahman,
Dagonbhuiyan Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD ISRAFIL
Age	:	12-01-1989 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: Chor lokhhigonj P.O: Kuthir Hat, 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	:	PEYARA BEGUM
(iii) Father's name	:	MD SHOFIKUR RAHMAN
(iv) GB member's info	:	Branch: Chorjomirpur sonagazi, Centre # 01 (Female), Member ID: 1023, Group No: 02 Member since: 01-01-2005 to 2010 (05 Years) First loan: BDT 20,000
Further Information:		Existing Loan: Nil Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837-629092
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PEYARA BEGUM joined Grameen Bank since 5 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL COOLING CORNER
Location	:	Chor lokhhigonj Madrasha Mokam, Kuthir Hat, Sonagazi, Feni
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 160,000/-(from existing business) 67% Required Investment BDT 80,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Confectionery item etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

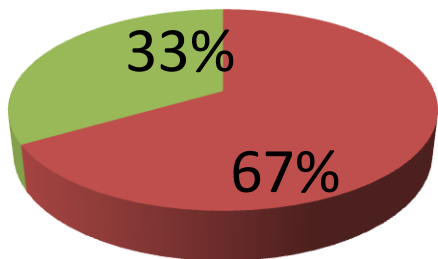
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Confectionery Item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		800	9,600
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		400	4,800
Entertainment		100	1,200
Guard		100	1,200
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft drinks	50	800	40,000	0	0	0	40,000
Water	20	200	4,000	0	0	0	4,000
Cosmetics	100	300	30,000	0	0	0	30,000
Oil	100	100	10,000	100	100	10,000	20,000
Others	95	800	76,000	100	300	30,000	106,000
Rice	0	0	0	10	2000	20,000	20,000
Flour	0	0	0	10	1000	10,000	10,000
Sugar	0	0	0	4	2500	10,000	10,000
Sugar	0	0	0	0	0	0	0
Biscuit	0	0	0	0	0	0	0
Total	365		160,000	224		80,000	240,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 80,000
- Total 240,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery Item	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Confectionery Item	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
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		800	9,600	10,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		600	7,200	8,500
Entertainment		100	1,200	1,800
Guard		100	1,200	1,200
Total Fixed Cost		8,400	100,800	103,900
Net Profit (E) [C-D]		9,600	115,200	122,900
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	115,200	122,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		67,200
	Total Cash Inflow	195,200	190,100
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	67,200	142,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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

Pictures















চরলক্ষ্মীগঞ্জ মাদুরাসা মোকাম

সোহেল ষ্টোর

এখানে কফিটিক্স, কনফেকশনারী সামগ্রী,
ঠান্ডা পানীয় ও অহিষ্টকীয় পাওয়া যায়।

শ্রোঃ মোঃ সোহেল # ০১৮৭৯-৭১১৭৫৮

মাদুরাসার গেইট সংলগ্ন, সোনাগাজী, ফেনী।

FAMILY PICTURE

