

Proposed NU Business Name: **SOHA STORE**



Project identification and prepared by: Md.Sirajul Islam (Rasal) ,
Kaliakor Unit, Gazipur

Project verified by: MD. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: KOBIR HOSSEN
Age	:	12-04-1990 (26 Years)
Education, till to date	:	Hafigia
Marital status	:	Unmarried
Children	:	Not Applicable
No. of siblings:	:	1 Brothers, 1 Sisters.
Address	:	Vill: Vannara P.O: Mouchak P.S: Kaliakor, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOHINUR BAGUM
(iii) Father's name	:	MD: SHAJAHAN MIA
(iv) GB member's info	:	Branch: Vannara vumi, Centre # 40 (Female), Member ID: 4092, Group No: 06 Member since: 05/04/2006 To 2014 (08 Years) First loan: BDT 5,000 /- Existing loan: Nil Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	NA
(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	:	02 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.	:	01923-170033
Family's Contact No.	:	01726-283572
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINUR BAGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SOHA STORE
Location	:	Vannara Bazar ,Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,20,000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	06 ft x 12 ft= 72 square ft
Security of the shop	:	1,70,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Soft drinks, Cosmetics etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪Existing no employee.▪The shop is rented.▪Collects goods from Company.▪Agreed grace period is 3 months.

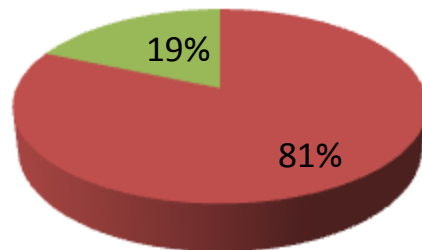
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink, biscuit, milk, noodles	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Soft drink, biscuit, milk, noodles	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		800	9,600
Transportation		300	3,600
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (self)		5,000	60,000
Gard		200	2,400
Genator		200	2,400
Total fixed Cost (D)		10,000	120,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Soft drink	4	420	1,680	8	3,360	5,040
Juis	3	480	1,440	6	2,880	4,320
Biskit	150	35	5,250	143	5,005	10,255
Sampow	28	100	2,800	50	5,000	7,800
Sop	20	34	680	50	1,700	2,380
Milk	14	400	5,600	20	8,000	13,600
Achair	15	82	1,230	10	820	2,050
Sampi Juis	10	50	500	10	500	1,000
Sup	20	130	2,600	15	1,950	4,550
Crim	28	115	3,220	50	5,750	8,970
Security			1,70000			170000
Others			25,000	0	15,035	40,035
Total			2,20,000		50,000	2,70,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 50,000
- Total 270,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Soft drink,biskit,milk,ludus	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				
Soft drink,biskit,milk,ludus	3,200	96000	1152000	1209600
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity Bill		800	9,600	9,600
Transportation		400	4,800	4,800
Mobile Bill		300	3,600	3,600
Entertainment		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Gard		200	2400	2,400
Genarator		200	2,400	2,400
Total Fixed Cost		10,100	121,200	121,200
Net Profit (E) [C-D]		13,900	166,800	181,200
Investment Payback			30,000	30,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	166,800	181,200
1.3	Depreciation (Non cash item)	2,400	2,400
1.4	Opening Balance of Cash Surplus		139,200
	Total Cash Inflow	219,200	322,800
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	139,200	292,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Vannara Bazar ,Kaliakor,
Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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FAMILY PICTURE

