

Proposed NU Business Name: **SOWROB STORE**



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Sonagazi, Feni

Project verified by: Susanto Kumar Biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALIM UDDIN
Age	:	01/01/1986 (27Years)
Education, till to date	:	Class - 08
Marital status	:	Married
Children	:	Sons 1 Daughter 0
No. of siblings:	:	02 Brother 01 Sisters
Address	:	Vill : Sujapur P.O: Motigong 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	:	KORIMER NECA
(iii) Father's name	:	MOJIBUL HAQUE
(iv) GB member's info	:	Branch: Chor Chandia, Centre # 41/(Female), Member ID:6443/1, Group No: 07 Member since: 12-10-2002 (15 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 44,000/- Outstanding loan: BDT 25,608/-
(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	:	08 Years Experience 06 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01820-638221
Mother's Contact No.	:	01827-603425
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KORIMER NECA joined Grameen Bank since 15 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

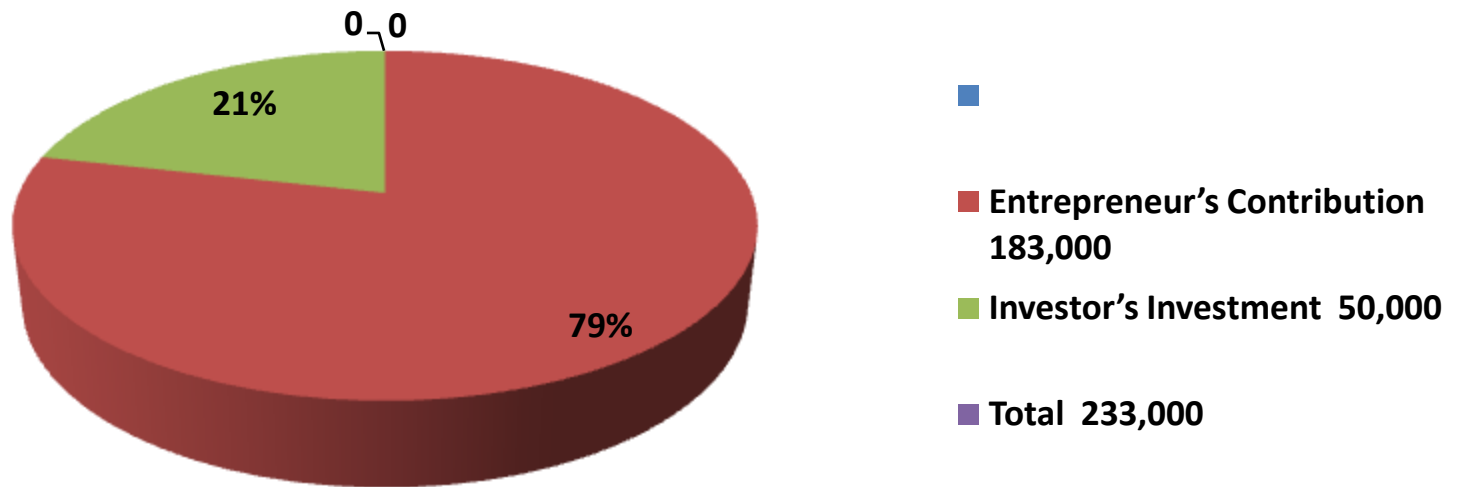
Business Name	:	SOWROB STORE
Location	:	High School Road, Motigong,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,33000/-
Financing	:	Self BDT 1,83000/- (From Existing Business) 79% Required Investment Bdt,50,000(as Equity) 21%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	12 Ft X 10 ft. = 120 Square Ft
Security Of The Shop	:	1,13,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cole Drinks, Kosmatic Producks, Tea, Bekash,Lode& Others. ▪Average 12% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing no Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cole Drinks, Kosmatic Producks, Tea, Bekash,Lode& Others	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Cole Drinks, Kosmatic Producks, Tea, Bekash,Lode& Others	3080	92400	1108800
Total Variable Expense	3080	92400	1108800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		250	30000
Electric Bill		800	9600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		350	4200
Total Fixed Cost (D)		6800	81600
Net Profit (E)= [C-D]		5800	69600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cold Drinks	20	500	10,000	30	500	15,000	25,000
Cosmatic	0	0	15,000	0	0	20,000	35,000
Bekash	0	0	15,000	0	0	0	15,000
mobile Lode	0	0	5,000	0	0	0	5,000
Others	0	0	25,000	0	0	15,000	40,000
Secqurity	0	0	113,000	0	0	0	113,000
Total	20	500	183,000	30	500	50,000	233,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cold Drinks,KosmaticProducks,Tea, Bekash,Lode& Others	5000	150000	1800000	1890000	1984500
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Cold Drinks,kosmatic,Tea,Bekash,Lode& Others	4400	132000	1584000	1663200	1746360
Total Variable Expense	4400	132000	1584000	1663200	1746360
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		250	3000	3000	3000
Electric Bill		800	9600	9900	10200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		6800	81600	82000	82400
Net Profit (E)= [C-D]		11200	134400	141120	148176
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	134,400	141120	148176
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		114400	235520
	Total Cash Inflow	184,400	255,520	383,696
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	114,400	235,520	363,696

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:08 Experience & Skill : 06Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: High School Road,
Motigong,sonagazi, Feni.
Regular customers.

THREATS

Theft
Fire
Political unrest

Pictures







