

# Proposed NU Business Name: SAHITO SOMBER AND STATIONARY



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>EMRAZ HOSSAIN</b>
Age	:	19-01-1999 (18 Years,09 Months)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	N/A.
No. of siblings:	:	03 Sisters.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>NAZMA BEGUM</b>
(iii) Father's name	:	<b>MD:IMAM HOSSAIN</b>
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 12(Female), Member ID: 1870, Group No: 05 Member since: 15/02/2000 to 2008 till (08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 40,000, Outstanding loan:0/=
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	He has 04Years experience in running business. 03 years is won business. He has 01 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795948898
Family's Contact No.	:	01819871690/01869952591
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**NAZMA BEGUM** joined Grameen Bank since 08 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

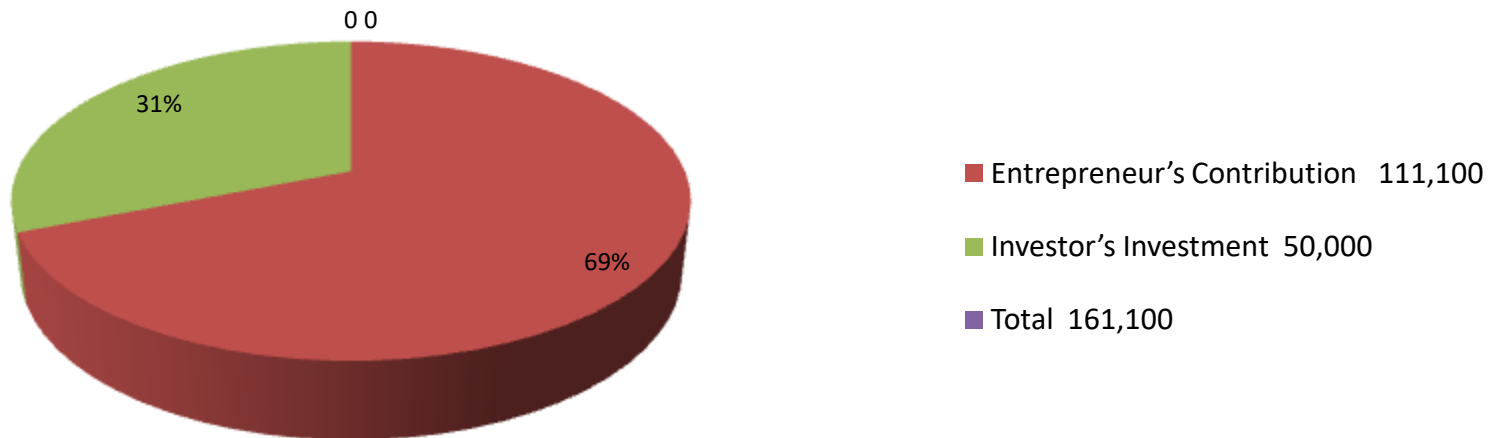
Business Name	:	<b>SAHITO SOMBER AND STASONARY</b>
Location	:	Chowdharyhat, Main Road, Companigang, Noakhali.
Total Investment in BDT	:	BDT 1,61,100/-
Financing	:	Self BDT 1,11,00/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft*08ft=80squareft
Security of the shop	:	20,000/=
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Books, Papers, Pen, Bag, Hardboard etc.</li><li>▪ Average 10% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ One will not be appointed after receiving equity money.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Dhaka.</li><li>▪ Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Books,Papers.Pen,Bag,Hardboard etc	5,000	150000	1800000
<b>Total sales (A)</b>	5000	150000	1800000
<b>Less Variable Exp.</b>			
Books,Papers.Pen,Bag,Hardboard etc	4500	135000	1620000
<b>Total Variable exp. (B)</b>	4500	135000	1620000
<b>Contribution Margin CM [C= (A-B)</b>	500	15000	180000
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		450	5400
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		100	1200
Generator		400	4800
Mobile bill		500	6000
<b>total fixed cost (D)</b>		9650	115800
<b>Nit profit</b>		5350	64200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Book	0	0	30000	0	0	23000	53000
Papers	500	50	25000	0	0	10000	35000
Pen	10	60	600	0	0	2000	2600
Bat&Ball	20	250	5000	0	0	0	5000
Bag	10	350	3500	0	0	0	3500
Rimpapers	10	350	3500	0	0	10000	13500
Reg.Khata	100	35	3500	0	0	5000	8500
others	0	0	20000	0	0	10000	30000
Security	0	0	20000	0	0	0	20000
<b>Total</b>			<b>111100</b>			<b>50000</b>	<b>161100</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Books,Papers.Pen,Bag,Hardboard etc	7200	216000	2592000	2721600	2857680
<b>Total Sales (A)</b>	7200	216000	2592000	2721600	2857680
less variable Expenses					
Books,Papers.Pen,Bag,Hardboard etc	6480	194400	2332800	2449440	2571912
Total variable Expenses (B)	6480	194400	2332800	2449440	2571912
<b>Contribution Margin (CM)= (A-B)</b>	720	21600	259200	272160	285768
<b>Less Fixed Expenses</b>					
Rent		1000	12000	12000	12000
Electricity bill		600	7200	7400	7600
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		100	1200	1200	1200
Generator		400	4800	4800	4800
Mobile bill		700	8400	8600	8800
<b>Total Fixed Cost</b>		15500	186000	186600	187200
<b>Net Profit (E) (C-D)</b>		6100	73200	76860	98568
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	<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	<b>73200</b>	<b>76860</b>	<b>98568</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		53,200	110,060
	<b>Total Cash Inflow</b>	123,200	130,060	208,628
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
<b>3</b>	<b>Net Cash Surplus</b>	53,200	110,060	188,628

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

