

Proposed NU Business Name: **SATHI MOBILE & STORE**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD ISMAIL
Age	:	01/05/1992 (23Years)
Education, till to date	:	H.S. C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	04 Brathers 03 Sisters
Address	:	Vill: Soforpur P.O: ahmedpur, 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	:	ROWSONARA BEGUM
(iii) Father's name	:	ABDUL SUKKUR
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 07/(Female), Member ID: 1078, Group No: 02 Member since: 23-02-1991(26Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 1,50,000/- Outstanding loan: BDT 1,04,420/-
(v) Who pays GB loan installment	:	Father, Brother
(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 07 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01814- 838469
Mother's Contact No.	:	01881- 670881
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROWSONARA BEGUM joined Grameen Bank since 26 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

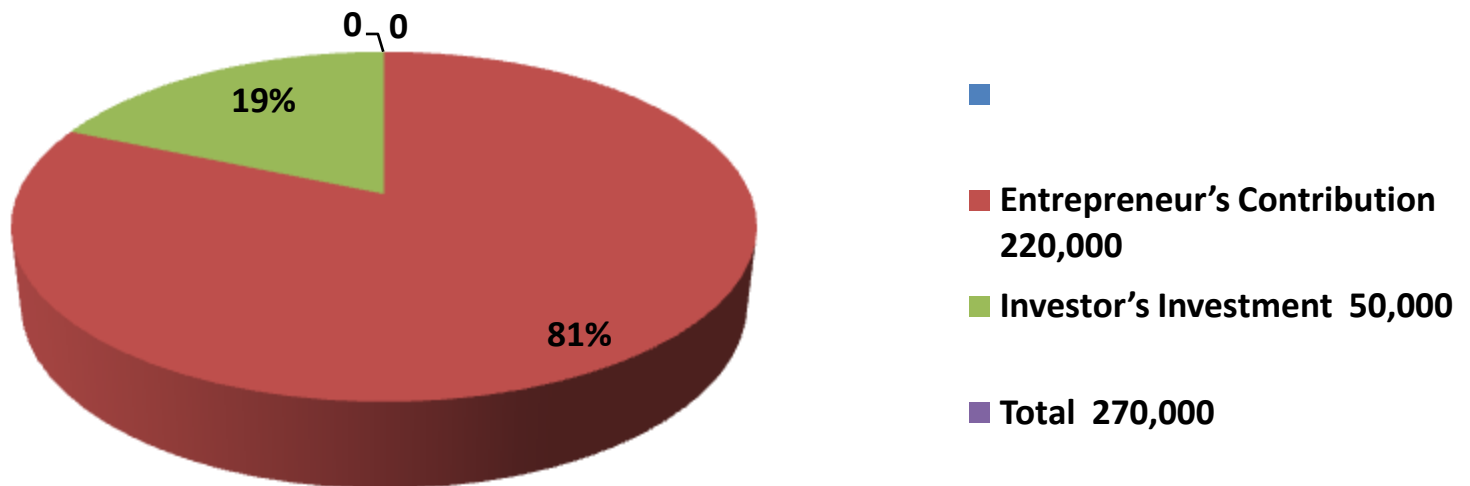
Proposed Nobin Udyokta Business Info

Business Name	:	SATI MOBILE & STORE
Location	:	Kuddus Mia Bazar,sonagazi, Feni.
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	:	20 Ft X 20 ft. = 400 Square Ft
Security Of The Shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Bekash, Flaxci Lode, Drinks, Biskit & others.▪Average 15% 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
Revnuce (Sale)			
Bekash, Flaxci Lode, Drinks, Biskit & others.	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Bekash, Flaxci Lode, Drinks, Biskit & others.	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		800	9600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		400	4800
Guard		200	2400
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		9500	114000
Net Profit (E)= [C-D]		13000	156000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Bekash			40,000			20,000	60,000
Flexilode			40,000				40,000
Cold Drinks	30	500	15,000	40	500	20,000	35,000
Cosmetics			50,000			0	50,000
Biscute	50	500	25,000			0	25,000
Others			30,000			10,000	40,000
Security			20,000			0	20,000
Total	80	1000	220,000	40	500	50,000	270,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bekash, Flaxci Lode, Drinks, Biskit & others.	6000	180000	2160000	2268000	2381400
	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Bekash, Flaxci Lode, Drinks, Biskit & others.	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		800	9600	9900	10200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Gard		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9500	110400	111100	111815
Net Profit (E)= [C-D]		17500	210000	220500	231525
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	210,000	220500	231525
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		190000	390500
	Total Cash Inflow	260,000	410,500	622,025
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	190,000	390,500	602,025

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: Kuddus Mia Bazar, sonagazi,
Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

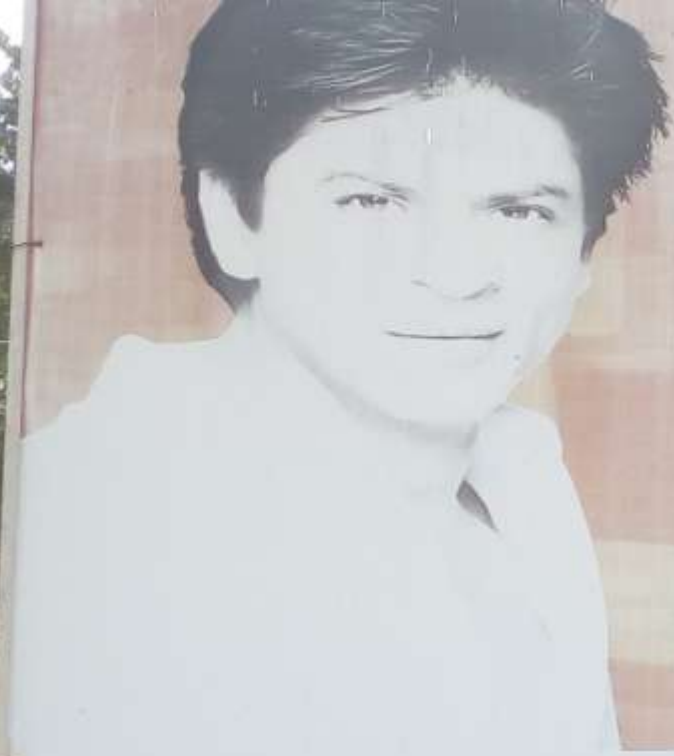






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