

Proposed NU Business Name: SOHEL SHOSE



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Bagherhat Unit, Khulna
Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHEIKH SOHEL
Age	:	01-01-1985(32 Years)
Education, till to date	:	Class 07
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill: Sundor Gona P.O: Sundor Gona P.S: Bagherhat Dist:Bagherhat
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SHEFALI BEGUM
(iii) Father's name	:	SHEIKH SHA
(iv) GB member's info	:	Branch: Shat Gombuz Bagherhat , Centre # 13(Female), Member ID: 4691, Group No: 06 Member since:20-02-2004 raning (15 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 40,000 Outstanding loan: 31,000/.
(v) Who pays GB loan installment	:	Father
(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.	:	01631-436283
Family's Contact No.	:	01835-652488
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagherhat Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI BEGUM Joined Grameen Bank Since 15 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL SHOSE
Location	:	Shat Gombuz Mor,Bagerhat
Total Investment in BDT	:	BD 2,00,000
Financing	:	Self BDT 1,50,000(from existing business) 75% Required Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	20,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Su ,Kes,Sendel,Barmis etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund 01 employee will be appointed ▪The Shop is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

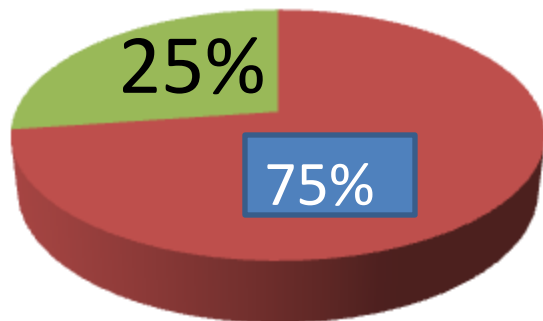
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
kes su,Siliper,Barmies,Sendel, etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
kes su,Siliper,Barmies,Sendel, etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D)		8,600	103,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Jenes Chamra	100	300	30000	Jenes Sendel	100	300	30000	60,000
Baby Su	150	200	30000	Ledis Sendel	50	200	10000	40,000
Barmiz	100	90	9000	Jenes Pons	20	90	1800	10,800
Ledis Chamra	100	200	20000	Ledis Pons	20	80	1600	21,600
Baby Chamra Sendel	150	100	15000	Baby Chamra Sendel	10	60	600	15,600
Boroder Sendel	100	70	7000					
Small Sendel	150	50	7500					
Fita	100	50	5000					
Security	0	0	20000					
Others	0	0	6500		0	0	6000	12,500
Total			150,000				50,000	200,000

Source of Finance



Entrepreneur Investment:
1,50,000
Investor Investment:50,000
Total Investment:2,00,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 rd year
Revenue (sales)					
kes su,Siliper,Barmies,Sendel, etc.	4,200	126,000	1,512,000	1,587,600	1,666,980
Total Sales (A)	4,200	126,000	1,512,000	1,587,600	1,666,980
Less. Variable Expense					
kes su,Siliper,Barmies,Sendel, etc.	3,360	100,800	1,209,600	1,270,080	1,333,584
Total variable Expense (B)	3,360	100,800	1,209,600	1,270,080	1,333,584
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400	317,520	333,396
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity Bill		500	6,000	6,300	6,615
Transportation		600	7,200	7,560	7,938
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	37,800	39,690
Entertainment		200	2,400	2,520	2,646
Mobile Bill		400	4,800	4,800	4,800
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,300	123,600	126,180	191,340
Net Profit (E) [C-D]		14,900	178,800	191,340	142,056
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	178,800	191,340	142,056
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		1,27,800	2,99,140
	Total Cash Inflow	228,800	3,19,140	4,41,196
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	31,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	1,01,000	20,000	20,000
3	Net Cash Surplus	1,27,800	2,99,140	4,21,196

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 12 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

সোহেল সুল
এখানে সকল প্রকার
ছাত্র স্যাজেস ফ্রাফ্র
সুপার মার্কেট
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FAMILY PICTURE

