

SOHEL STORE



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SOHEL
Age	:	12-12-1985 (29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	3 Brothers & 3 Sisters
Present Address		Vill: Nojunbhag P.O: Zahidgonj P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE HAMIDA
(iii) Father's name	:	MD MOZAFOR
(iv) GB member's info	:	Branch: Brahmmonshason Centre # 55 (Female), Member ID: 3803, Group No: 04 Member since: 01-07-1988 (26 Years) First loan: 1,500 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Six years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (labor wage)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-304366
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Late. Hamida was a member of Grameen Bank since 26 years. At first she took 1,500 taka loan from Grameen Bank. Late. Hamida gradually took loan from GB. Utilize loan in cow rearing and Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL STORE
Location	:	Beldoho, Ghatail, Tangail
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Chanachur, Chips, Soft drinks, Cosmetics and various fruits etc.▪Average 18% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Elenga & Kalihati.▪The shop is rented.▪Agreed grace period is 4 months.

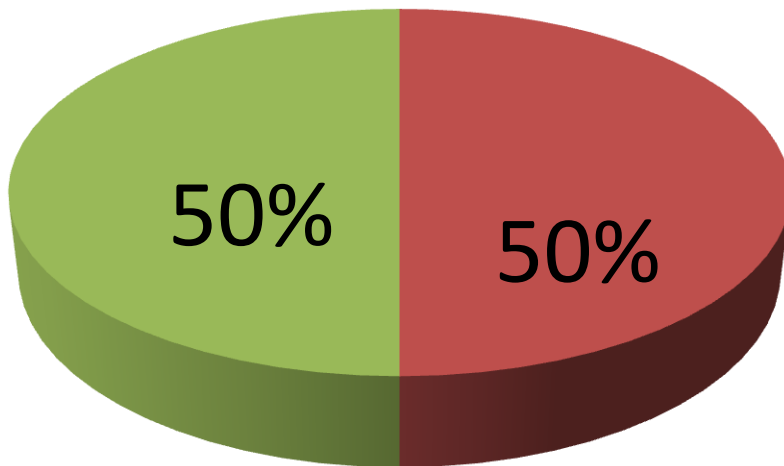
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit, Chanachur, Chips, Soft drinks, Cosmetics and various fruits etc	3,540	106,200	1,274,400
Total Sales (A)	3,540	106,200	1,274,400
Less. Variable Expense			
Biscuit, Chanachur, Chips, Soft drinks, Cosmetics and various fruits etc	3,000	90,000	1,080,000
Total variable Expense (B)	3,000	90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		6,000	72,000
Transportation		1,000	12,000
Entertainment		200	2,400
Spoil goods		100	1,200
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit, Chanachur, Chips, Soft drinks, Cosmetics etc	50,000	90,000	1,40,000
Orange, Apple, Grape, Banana	20,000	10,000	30,000
Fridge	15,000	-	15,000
Security	15,000	-	15,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Biscuit, Chanachur, Chips, Soft drinks, Cosmetics and various fruits etc	5,310	159,300	1,911,600	1,968,948	2,028,016
Total Sales (A)	5,310	159,300	1,911,600	1,968,948	2,028,016
Less. Variable Expense					
Biscuit, Chanachur, Chips, Soft drinks, Cosmetics and various fruits etc	4,500	135,000	1,620,000	1,668,600	1,718,658
Total variable Expense (B)	4,500	135,000	1,620,000	1,668,600	1,718,658
Contribution Margin (CM) [C=(A-B)]	810	24,300	291,600	300,348	309,358
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		400	4,800	5,000	5,100
Mobile bill & SMS Monitoring		400	4,800	4,900	5,000
Salary (self)		7,000	84,000	84,000	84,000
Transportation		1,200	14,400	15,000	16,000
Entertainment		300	3,600	4,000	4,500
Spoil goods		200	2,400	2,500	2,600
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		10,750	129,000	130,400	132,200
Net Profit (E) [C-D]		13,550	162,600	169,948	177,158
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	162,600	169,948	177,158
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		125,600	258,548
	Total Cash Inflow	265,600	298,548	438,706
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	125,600	258,548	398,706

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 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
Local competitors;

Pictures









FAMILY PICTURE

