

## Proposed NU Business Name: **SOHEL TRADERS**



Project identification and prepared By Shahidul Islam  
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Project verified by: Md. Mozaharun Islam



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

Name	:	<b>MD SOHEL RANA</b>
Age	:	17/07/1986(30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers, 4 Sister
Address	:	Vill: Hijol Polli P.O Bagha :, P.S: Bagha Dist: Rajshahi
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>Ms. Zohura Begum</b>
(iii) Father's name	:	<b>Md. Nabir Uddin</b>
(iv) GB member's info	:	Branch :Monigram , Bagha, Centre #59/(Female), Member ID: 4596,Group No:7 Member since:08/07/2007 (10years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 19126
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	3years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737574376
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha,Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ms. Zahura Begum** joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>:Sohel Traders</b>
Location	:	Chandipur Bazar,Rajshahi
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 68% Required Investment BDT 50,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	0 ft x 0ft=0square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Furniture Items.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 4 employees.</li><li>▪The shop is Rented</li><li>▪Collects goods from Bagha</li><li>▪Agreed grace period is 3 months.</li></ul>

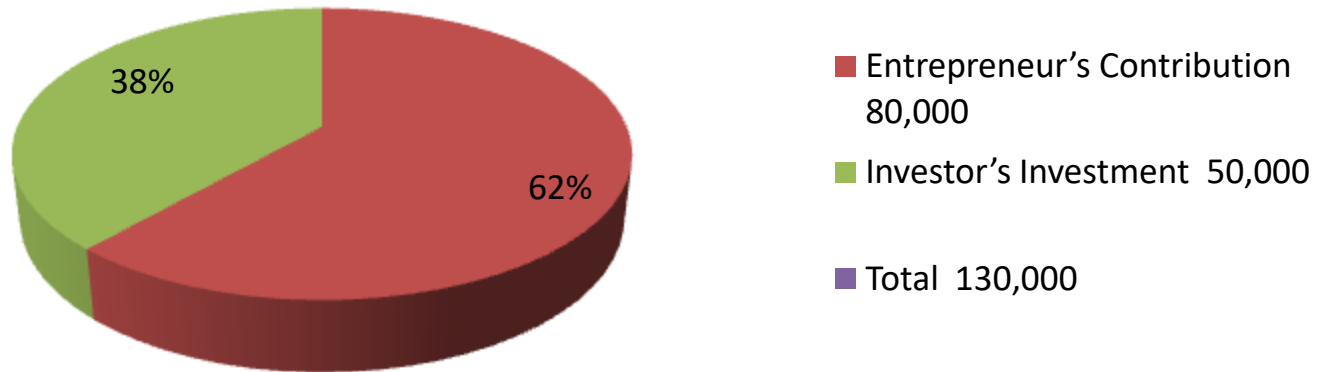
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture Item		120000	1440000
<b>Total Sales (A)</b>		120000	1440000
<b>Less. Variable Expense</b>			
Furniture Item	0	84000	1008000
<b>Total variable Expense (B)</b>	0	84000	1008000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>36000</b>	<b>432000</b>
<b>Less. Fixed Expense</b>			
Rent			
Electric Bill			0
Transportation		10000	120000
Salary (self)		5000	60000
Salary (staff)		6000	72000
Guard		100	1200
Entertainment		500	6000
Generator			0
Security			
Mobile		500	6000
<b>Total fixed Cost (D)</b>		22100	265200
<b>Net Profit (E) [C-D]</b>		<b>13900</b>	<b>166800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Golai Kath	100	300	30000			50000	80000
Mehgini Kath	100	500	50000				50000
<b>Total</b>			80000			50000	130000

## Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
Revenue (sales)					
Furniture		130000	1560000	1638000	1719900
Total Sales (A)		130000	1560000	1638000	1719900
Less. Variable Expense					
Furniture	0	91000	1092000	1146600	1203930
Total variable Expense (B)	0	91000	1092000	1146600	1203930
Contribution Margin (CM) [C=(A-B)]	<b>0</b>	<b>39000</b>	<b>468000</b>	<b>491400</b>	<b>515970</b>
Less. Fixed Expense					
Rent					
Electric Bill			0	0	0
Transportation		3000	36000	37800	39690
Salary (self)		5000	60000	63000	66150
Salary(staff)		6000	72000	75600	79380
Guard			0	0	0
Generator			0	0	0
Entertainment		500	6000	6300	6615
Security					
Mobile		800	9600	10080	10584
Total fixed Expenses		15300	183600	192780	202419
Net Profit (E) [C-D]		23700	284400	298620	313551



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	284400	298620	313551
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		264400	543020
	Total Cash Inflow	334400	563020	856571
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
3	Total Cash Outflow	70000	20000	20000
	Net Surplus	264400	543020	836571

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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















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ক্রমিক

নাম


প্রার্থী

স্বাক্ষর

সহজ



# FAMILY PICTURE

