

A Nobin Udyokta Project

Sohag Bading Store



NU Identified and PP Prepared by :
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Verified BY Abu Musa Buyian



presented by
Md. Sohag

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Sohag
Age	:	15/03/1998 (18 Years 1 Months)
Marital status	:	Un Married
Children	:	
No. of siblings:	:	Three brothers and Two Sisters
<i>Parent's and GB related Info</i>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	
(iv) GB member's info	:	Member since: 04/09/2009 Branch: Naraonpur Centre no.4, Group: 5 Loanee No. 8451 First loan: Tk. 8000 Total Amount Received: N/A Existing loan: Tk.N/A Outstanding N/A
<i>Further Information:</i>		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
etc.	:	N/A
(ix) Others	:	
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Bedding Business
Trade License Number	:	032
Business Experiences	:	4 years.
Other Own/Family Sources of Income	:	Fathers helf business)
Other Own/Family Sources of Liabilities	:	Elder Brother Work in Katter.
NU Contact Info	:	01874650220
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.



NU's mother has been a member of Grameen Bank (GB) Since 2009. At first her mother took a loan amount BDT 8000 from Grameen Bank. She Invested the money in her daughter's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Sohag Bedding Store
Address/ Location	:	Changataly Bazar .
Total Investment in BDT	:	237,000/-
Financing	:	Self BDT : 157,000 (from existing business) - 66% Required Investment BDT:80,000 (as equity) - 34%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary		BDT 6,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	3 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,080,000
Less: Cost of sale (B)	2,400	72,000	864,000
Gross Profit 20% (A-B)= [C]	600	18,000	216,000
Less: Operating Costs			
Electricity bill		200	2400
Rent		1,000	12,000
Mobile Bill		300	3,600
Salary from Business (Self)		6,000	72000
Salary from Business (Employee)		3000	36000
Others (Entertainment)		200	2,400
Non Cash Item:			
Depreciation Expenses(15,000*15%)		67	804
Total Operating Cost (D)		10767	129204
Net Profit (C-D):		7233	86796

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Sali Machine Furniture: Present Goods Items (*) :	2000 5000 150,000		157,000
Proposed Items (**) :		80,000	80,000
Total Capital	157,000	80,000	237,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Cotton original	30000
Cotton, Garments	50000
Lap Cloths	25000
Jajim Cloth	35000
Mosahri Cloth	10000
Total :	150,000

Proposed Item

Product Name	Amount
Cotton, Garments	30000
Cotton original	20000
Mosahri Cloth	10000
Jajim Cloth	10000
Lap Cloths	10000
Total :	80,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000	4000	120,000	1440,000	5000	150000	1800000
Less: Cost of Sale (B)	2800	84000	1008000	3200	96000	1152000	4000	120000	1400000
Profit 20% (A-B)=(C)	700	21000	252000	800	24000	288000	1000	30000	3600000
Less operating cost :									
Electricity bill		200	2400		300	3600		300	3600
Mobile Bill		300	3600		300	3600		400	4800
Salary- self		6000	72000		6,000	72,000		6000	72000
Salary- (Employee)		3000	36000		3000	36,000		4000	48000
Shop Rent		1000	12000		1,000	12,000		1000	12000
Others		200	2400		200	2400		250	3000
Depreciation Expenses		67	804		67	804		67	804
Total Operating Cost (F)		10767	129204		10867	130404		12017	144204
Net Profit =(E-F)		10233	122796		13133	157596		17983	215796
GT payback			32000			32000			32000
Retained Income:			90796			125596			183796

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit (Ownership Tr. Fee added back)	122796	157596	215796
1.3	Depreciation (Non cash item)	804	804	804
1.4	Opening Balance of Cash Surplus		91600	218,000
	Total Cash Inflow	203600	250000	434600
2.0	Cash Outflow			
2.1	Purchase of Product	80000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
2.3	Payment of GB loan		0	0
	Total Cash Outflow	112000	32000	32000
3.0	Net Cash Surplus	91600	218000	402600



STRENGTH

- Skill and 4 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

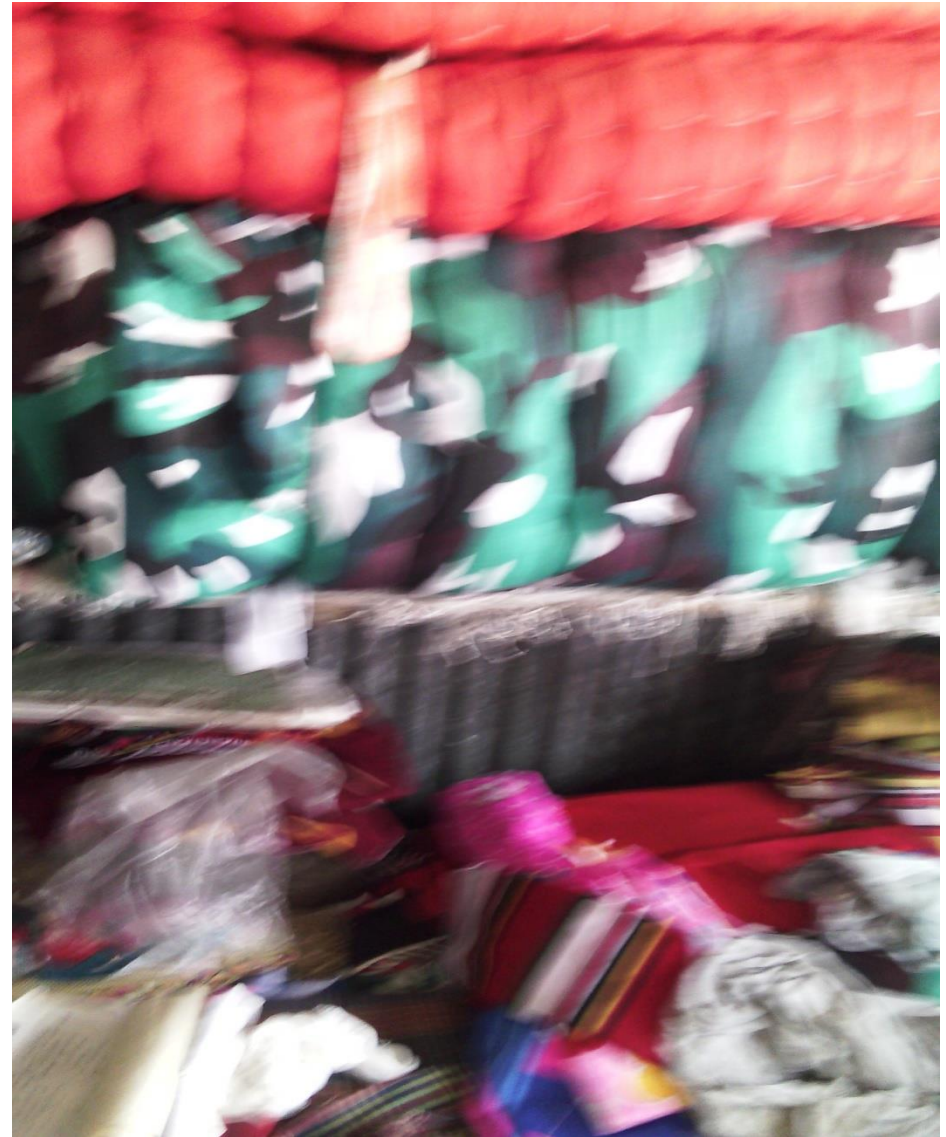
THREATS

- New competitor may be present
- Political Unrest
- Theft

Photographs



Photograph



Photograph



Photograph





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