

Proposed NU Business Name: **SOMIYA STORE**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SHARMIN NAHAR
Age	:	04-05-1990(27 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	—
No. of siblings:	:	01 Sister
Address	:	Vill.Adomdighi P.O: Adomdiggi,Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. FIROZA BEGUM
(iii) Father's name	:	ABDUL HAI, Husband's Name: Md. Hasan Mondal
(iv) GB member's info	:	Branch:Adomdighi, Centre # 7 (Female), Member ID 10325, Group No: 09 Member since: 02-03-2002(15Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT: 50,000/-, Outstanding loan: BDT 14,970/-
(v) Who pays GB loan installment	:	Mother.
(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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01903-728733
Mother's Contact No.	:	01750-259208
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.FIROZA BEGUM joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOMIYA STORE
Location	:	: Adomdhighi, Bogra
Total Investment in BDT	:	BDT 119,000/-
Financing	:	Self BDT 79,000/-(from existing business) 67% Required Investment BDT 40,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft *8ft =80 Squire ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; fish, etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

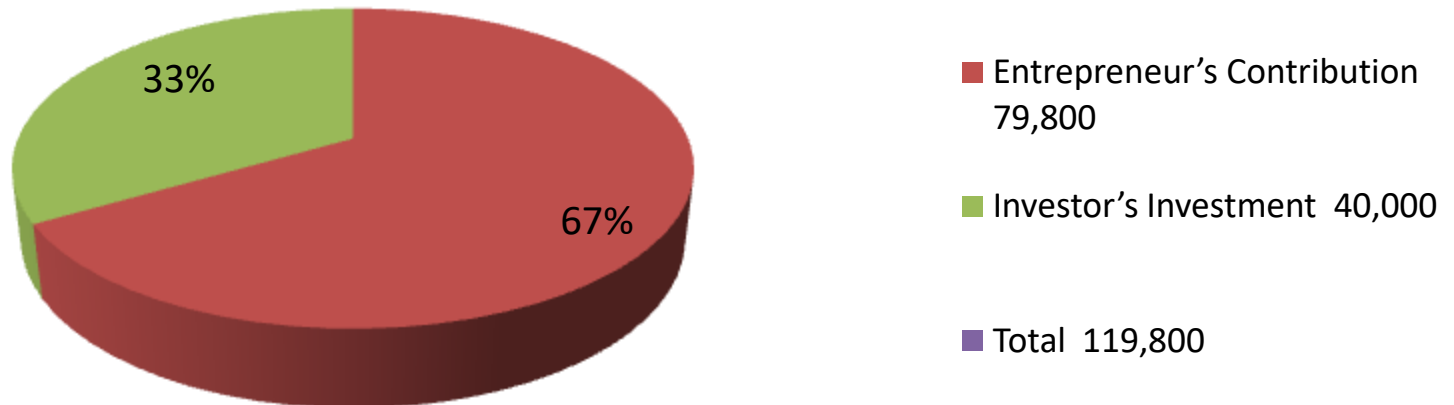
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
	4500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		0	0
Electricity bill		500	6000
Transportation		200	2400
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		6,000	72000
Net Profit (E)= [C-D]		9,000	108000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Parasut Oil	50	280	14,000	50	280	14,000	28,000
Rim Puder	30	100	3,000				3,000
Hweel Puder	4	2200	8,800				8,800
Cha Pati	40	350	14,000				14,000
Saban	400	50	20,000	400	50	20,000	40,000
Others			20,000			6,000	6,000
Total			79,800			40,000	119,800

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	6,000	180000	2160000	2268000	2381400
Total Sales (A)	6,000	180000	2160000	2268000	2381400
Less Variable Expense				0	0
	5,400	162000	1944000	2041200	2143260
Total variable Expense (B)	5,400	162000	1944000	2041200	2143260
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Variable Expense				0	0
Rent		0	0	0	0
Electricity bill		500	6000	6300	6615
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		100	1200	1260	1323
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		6,000	72000	75600	79380
Net Profit (E)= [C-D]		12,000	144000	151200	158760
Investment Payback			16,000	16,000	16,000

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

SR#	<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	40,000		
1.2	Net Profit	144000	151200	158760
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		128,000	263,200
	Total Cash Inflow	184,000	279,200	421,960
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	128,000	263200	405960

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Adomdighi, Bogra

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

