

## Proposed NU Business Name: **M/S SURJO VARITIES STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>SHREE SUDEB KUMAR SARKAR</b>
Age	:	12-10-1983(33 Years )
Education, till to date	:	Class- 10
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	4 Brother & 1 Sister
Address	:	Vill: Dasmaria , P.O: Dhopapara , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>SHREE MOTI ONIMA RANI SORKAR</b>
(iii) Father's name	:	<b>SHREE SUNIL CHONDRO SORKAR</b>
(iv) GB member's info	:	Branch: Zeupara ,Puthia , Centre # 68(Female), Member ID: 5995, Group No: 03 Member since: 1996 To (20 Years) First loan: BDT -4,000
Further Information:		Existing Loan: BDT 80,000, Outstanding loan: 48,820
(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	:	10 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.	:	01742-466854
Brother's Contact No.	:	01765-350906
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHREE MOTI ONIMA RANI SORKAR** joined Grameen Bank since 20 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SURJO VARITIES STORE</b>
Location	:	Nowapara bagar, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT -15,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

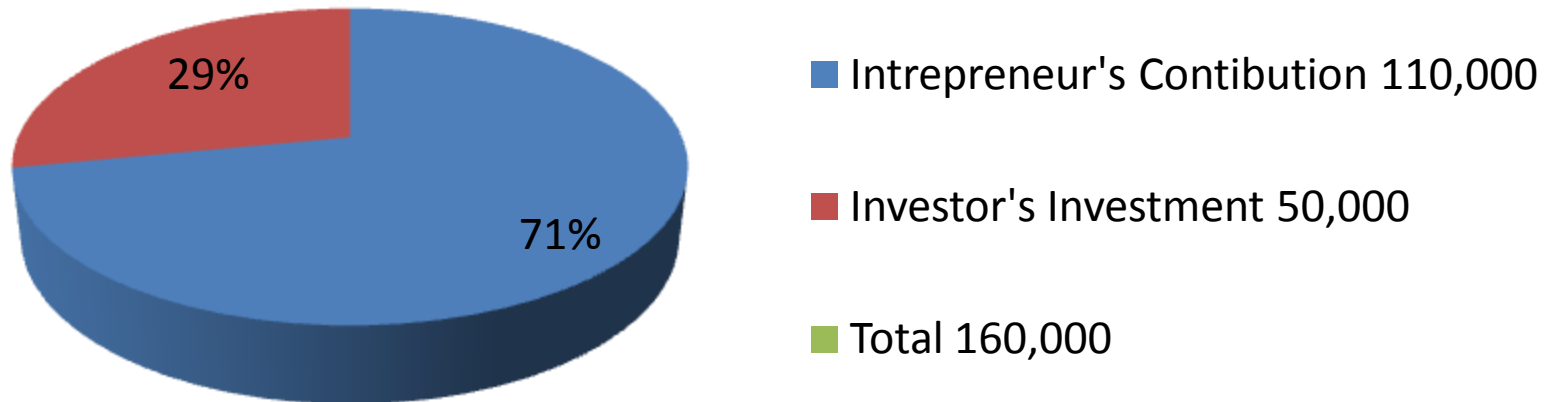
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	5,000	150,000	1800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1800,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	4,500	135,000	1620,000
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>1620,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		-	-
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,150</b>	<b>85,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,850</b>	<b>94,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (3x1,600)	4,800	20,000	24,800
Dal (3x3,000)	9,000	-	9,000
Sugar	4,200	-	4,200
Anker dal	1,700	-	1,700
Khesari dal	3,900	-	3,900
Oil (3x15,000)	45,000	20,000	65,000
Grocery Item	41,400	10,000	51,400
<b>Total</b>	<b>110,000</b>	<b>50,000</b>	<b>160,000</b>

## Source of Finance



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery Item	5,500	165,000	1980,000	2079,000	2182,950
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1980,000</b>	<b>2079,000</b>	<b>2182,950</b>
<b>Less. Variable Expense</b>					
Grocery Item	4,950	148,500	1782,000	1871,100	1964,655
<b>Total variable Expense (B)</b>	<b>4,950</b>	<b>148,500</b>	<b>1782,000</b>	<b>1871,100</b>	<b>1964,655</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16,500</b>	<b>198,000</b>	<b>207,900</b>	<b>218,295</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		700	8,400	8,820	9,261
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		-	-	-	-
Guard		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>7,550</b>	<b>90,600</b>	<b>91,380</b>	<b>92,199</b>
<b>Net Profit (E) [C-D]</b>		<b>8,950</b>	<b>107,400</b>	<b>116,520</b>	<b>126,096</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	107,400	116,520	126,096
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	87,400	96,520
	<b>Total Cash Inflow</b>	<b>157,400</b>	<b>203,920</b>	<b>222,616</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,400</b>	<b>183,920</b>	<b>202,616</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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







মার্স জননী ডাভিনা



জন্ম

জন্ম

সুগন্ধি

চল্লি

চল্লি





# FAMILY PICTURE

