

Proposed NU Business Name: **M/S SUMON BOSRALAY**



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Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ANOWAR HOSSAIN
Age	:	03-04-1985 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Rasterkhill P.O Foteh Pur ; P.S: Feni Sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA BEGUM
(iii) Father's name	:	GIASH UDDIN
(iv) GB member's info	:	Branch: Sosordi , Centre # 22 (Female), Member ID: 2203, Group No: 05 Member since: 06-10-2003 To 06-10-2012 (09 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: Nill
(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	:	15 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01815-413989
Family's Contact No.	:	01716-402588
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SUMON BOSRALAY
Location	:	Sosordi Bazar, Feni
Total Investment in BDT	:	BDT 520,000/-
Financing	:	Self BDT 450,000/- (from existing business) 87% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security	:	100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee, Three pcs, Baby Item, Lungi, Etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Dhaka, Feni.▪Agreed grace period is 3 months.

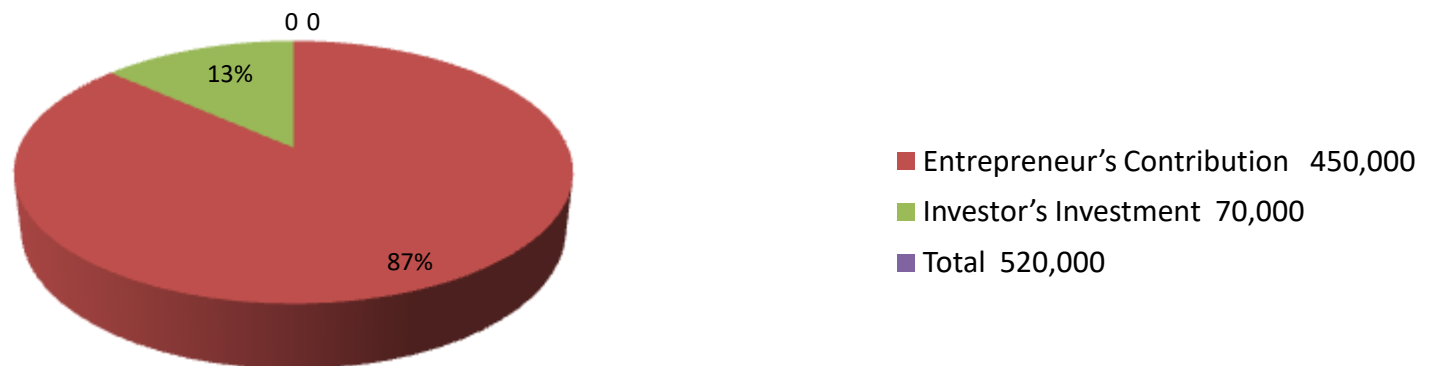
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sharee, Three pcs, Baby Item, Lungi, Etc	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less Variable Expense			
Sharee, Three pcs, Baby Item, Lungi, Etc	3,200	96,000	1152000
Total variable Expense (B)	3,200	96,000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less Variable Expense			
Rent		1,600	19200
Electricity bill		1,000	12000
Transportation		2,000	24000
Salary (self)		5,000	60000
Salary (staff)		5,000	60000
Entertainment		500	6000
Night Guard		250	3000
Generator		300	3600
Mobile bill		300	3600
Total fixed cost (D)		15,950	191400
Net Profit (E)= [C-D]		8,050	96600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Saree	300	500	150,000	50	500	25,000	175,000
	100	400	40,000	50	400	20,000	60,000
Three-Pich	200	300	60,000	50	300	15,000	75,000
Lungi	1000	45	45,000	0	0	0	45,000
Than kapor	30	400	12,000	0	0	0	12,000
Bed shit	0	0	10,000	0	0	10,000	20,000
Garments item	0	0	3,000	0	0	0	3,000
Baby items	0	0	2,000	0	0	0	2,000
Hosiery	0	0	28,000	0	0	0	28,000
Others	0	0	0	0	0	0	0
Security	1	0	100,000	0	0	0	100,000
Total	1431		450,000	0	0	70,000	520,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Sharee, Three pcs, Baby Item, Lungi, Etc	5,000	150,000	1800,000	1890,000	1984,500
Total Sales (A)	5,000	150,000	1800,000	1890000	1984,500
Less Variable Expense					
Sharee, Three pcs, Baby Item, Lungi, Etc	4,000	120,000	1440,000	1512,000	1587,600
Total variable Expense (B)	4,000	120,000	1440,000	1512,000	1587,600
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less fixed Expense					
Rent		1,600	19200	19,200	19,200
Electricity bill		1,300	15600	16,000	16,500
Transportation		2,500	30,000	30,500	31,000
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		5,000	60,000	60,000	60,000
Entertainment		500	6000	6,000	6,000
Night Gird		250	3000	3000	3,000
Generator		300	3600	3,600	3,600
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		16,850	202,200	203,300	204,600
Net Profit (E)= [C-D]		13,150	157,800	174,700	192,300
Investment Payback			28,000	28,000	28,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	157,800	174,700	192,300
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		129,800	276,500
	Total Cash Inflow	227,800	304,500	468,800
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	129,800	276,500	440,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 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

Pictures











কুলাবধি

মেসার্স সুমন বইশালার সুচৌর

পত্রিকা, কবিতা, গল্প, উপন্যাস, ইত্যাদি
সুচৌর

FAMILY PICTURE

