

Proposed NU Business Name: **SUMON STORE**



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Project verified by: Md.Mizanur Rahaman patory



Brief Bio of The Proposed Nobin Udyokta

Name	:	MUSA
Age	:	12-03-1985 (32 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brothers 03 Sisters,
Address	:	Vill:Gohalia Bari, P.O: Gohalia Bari, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MALAKA BEGUM
(iii) Father's name	:	SUMSUDDIN
(iv) GB member's info	:	Branch: Oloya Bhuya Pur, Centre # 36 (Female), Member ID: 2852/1, Group No: 05 Member since:19-05-1985(32 Years) First loan: BDT 1,500
Further Information:		Existing Loan:50,000 /-, Outstanding loan:14,800/--
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778-237257
Mother's Contact No.	:	01770-363248
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALAKA BEGUM joined Grameen Bank since 32 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase a van.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMON STORE
Location	:	Tangail
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 38% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06 ft x 07 ft= 42 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a Grocery Shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Gagorchor bazar.▪The shop is rented.

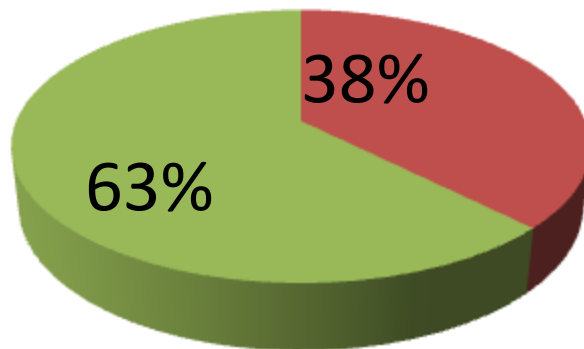
Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Soft Drink,Soap,Salt,Flour,Suger,ETC	2000	60000	720000
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Rice,Soft Drink,Soap,Salt,Flour,Suger,ETC	1700	51000	612000
Total Variable Expense	1700	51000	612000
Contributon Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		4000	48000
Mobile Bill		200	2400
Total Fixed Cost (D)		5000	60000
Net Profit (E)= [C-D]		4000	48000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	4	2,250	9,000	2	2,250	4,500	13,500
Salt	10	25	250			0	250
Soft Drink	145	35	5,075	200	35	7,000	12,075
Soap	55	35	1,925			0	1,925
Suger	50	42	2,100			0	2,100
flour	1	3,200	3,200	5	3,200	16,000	19,200
dal	30	80	2,400	2	4,200	8,400	10,800
Others			6,050			14,100	20,150
	295	5667	30,000	209	9685	50000	80000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Soft Drink,Soap,Salt,Flour,Suger,ETC	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Rice,Soft Drink,Soap,Salt,Flour,Suger,ETC	2125	63750	765000	803250	843413
Total Variable Expense	2125	63750	765000	803250	843413
Contributon Margin (CM) [C=(A-B)]	375	11250	135000	141750	148838
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		5000	60000	60700	61415
Net Profit (E)= [C-D]		6250	75000	78750	82688
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	75,000	78750	82687.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55000	113750
	Total Cash Inflow	125,000	133,750	196,438
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	55,000	113,750	176,438

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures

















FAMILY PICTURE

