

Proposed NU Business Name: **SUVO ENTERPRISE**



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sreenagar unit ,munshigonj
Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOJIBOR RAHMAN
Age	:	25-11-1984 (32years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	03 son
No. of siblings:	:	05 Brothers 03 sisters
Address	:	Vill:Baroygaw ,post : Atpara,p.s: Sreenagar,Dist:Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RABEDA KHATUN
(iii) Father's name	:	MOHAMMAD SHEIKH
(iv) GB member's info	:	Branch: singpara, Centre # 30 (Female), Member ID: 2459, Group No: 04 Member since: 10-03-1992(09Years) First loan: BDT 2,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	15years of business experience. : 15 years experience in running business. : He has no trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01871-915176
Family's Contact No.	:	01832-722141
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABEDA KHATUN joined Grameen Bank since 09 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUVO ENTERPRISE
Location	:	Baroygaw bazar,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 254,600/-
Financing	:	Self BDT 194,600/- (from existing business) 76% Required Investment BDT 60,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 20 ft= 480 square ft
Security of the shop	:	100,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Sop, salt, soft drink, chips, rich, etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The sop is rented. ▪Collects goods from sreenagar. ▪Agreed grace period is 3 months.

Existing Business (BDT)

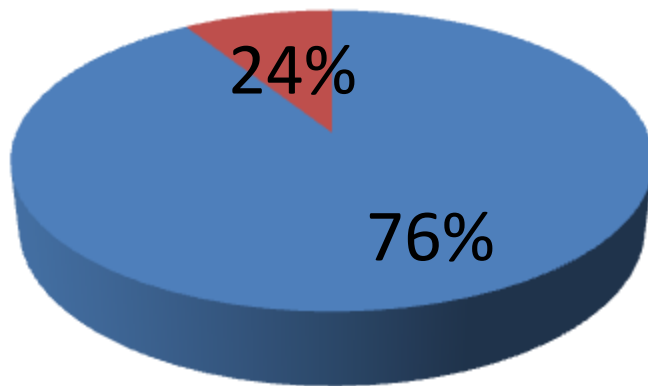
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sop, salt, rich, etc.	2,600	78,000	936,000
Total Sales (A)	2,600	78,000	936,000
Less. Variable Expense			
Sop, salt, , rich, etc.	2,080	62,400	748,800
Total variable Expense (B)	2,080	62,400	748,800
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		100	1,200
Generator		200	2,400
Mobile bill		300	3,600
Total fixed Cost (D)		10,200	122,400
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	05	2300	11500		10	2300	23000	34,500
Flower	03	1050	3150		05	1050	5250	8,400
Dal	30	120	3600		50	120	6000	9,600
Sabin oil	01	1650	1650		04	1650	6600	8,250
Kerosin	01	13000	13000		01	13000	10000	23,000
Disel	01	1300	1300	other			6150	7,450
Sop	05	2000	10000					10,000
Iron	12	1200	14400					14,400
Suger	02	3000	6000					6,000
freeze	02	15,000	30000					30,000
sscurity			100000					100,000
Total			194,600				60,000	254,600

Source of Finance

■ Intreprenuers contribution 194,600
 ■ Investor's Investment 60,000
 ■ Total 254,600



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Sop, salt, rich, etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
Total Sales (A)	3,400	102,000	1,224,000	1,285,200	1,349,460
Less. Variable Expense					
Sop, salt, rich, etc.	2,720	81,600	979,200	1,028,160	1,079,568
Total variable Expense (B)	2,720	81,600	979,200	1,028,160	1,079,568
Contribution Margin (CM) [C=(A-B)]	680	20,400	244,800	257,040	269,892
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		200	2,400	2,520	2,646
Mobaile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	6,000	6,000	6,000
Total Fixed Cost		10,200	128,400	129,360	130,368
Net Profit (E) [C-D]		10,200	116,400	127,680	139,524
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	116,400	127,680	139,524
1.3	Depreciation (Non cash item)	6000	6000	6000
1.4	Opening Balance of Cash Surplus		98,400	208,080
	Total Cash Inflow	182,400	232,080	353,604
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	98,400	208,080	329,604

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15Years
Own Business :15
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



বেনসন

১ নম্বর ১১ ডাল

শাকসবজি/সাঁপসাঁপ/গামভাঙ্গা
১ নম্বর ৫ ডাল/২ নম্বর ১৫ ডাল

স্টার

১ নম্বর ৫ ডাল

ভাঙ্গি/আইজিউ/হুগিউড
১ নম্বর ৫ ডাল/২ নম্বর ৫ ডাল

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