

## Proposed NU Business Name: **SUMON STORE**



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

Name	:	<b>SUMON CHANDRA DAS</b>
Age	:	10-02-1983 (34 Years)
Education, till to date	:	SSC pass
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Chorgonesh, P.O: Sonagazi, P.S: Sonagazi, 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	:	<b>SOBITA RANI DAS</b>
(iii) Father's name	:	<b>BIKASH CHANDRA DAS</b>
(iv) GB member's info	:	Branch: Chorchandia Sonagazi, Centre # 27 (Female), Member ID: 4075, Group No: 08 Member since: 19-04-2008 To 2015 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(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	:	12 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.	:	01705-731213
Mother's Contact No.	:	01825-003464
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOBITA RANI DAS** joined Grameen Bank since 06 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>SUMON STORE</b>
Location	:	Takia road, Sonagazi, Feni
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 290,000/-(from existing business) 81% Required Investment BDT 70,000/-(as equity) 19%
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
Implementation	:	<ul style="list-style-type: none"><li>▪Grocery item retailer.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪Collects goods from Feni.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

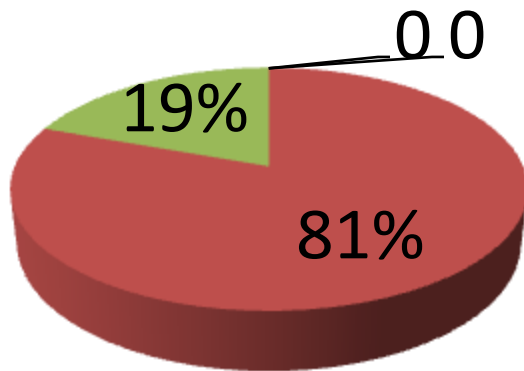
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Grocery Item	180,000	2,160,000
<b>Total Sales (A)</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>		
Grocery Item	153,000	1,836,000
<b>Total variable Expense (B)</b>	<b>153,000</b>	<b>1,836,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	800	9,600
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Entertainment	400	4,800
Transportation	4,000	48,000
Salary (staff)	4,000	48,000
Guard	100	1,200
Rent	4,000	48,000
<b>Total fixed Cost (D)</b>	<b>18,700</b>	<b>224,400</b>
<b>Net Profit (E) [C-D]</b>	<b>8,300</b>	<b>99,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	22	2500	55,000	10	2500	25,000	80,000
Pulse	7	3000	21,000	2	3000	6,000	27,000
Atta	10	1500	15,000	5	1500	7,500	22,500
Bran	20	1600	32,000	5	1600	8,000	40,000
Soyabin Oil	250	90	22,500	100	90	9,000	31,500
Biscuit	200	90	18,000	100	90	9,000	27,000
Chanachur	200	90	18,000	50	90	4,500	22,500
Cake	200	25	5,000	0	0	0	5,000
Spice	1	20000	20,000	0	0	0	20,000
Others	1	43500	43,500	1	1000	1,000	44,500
Security	1	40000	40,000	0	0	0	40,000
<b>Total</b>	<b>912</b>	<b>112395</b>	<b>290,000</b>	<b>273</b>	<b>9,870</b>	<b>70,000</b>	<b>360,000</b>

## Source of Finance



- Entrepreneur's Contribution 290,000
- Investor's Investment 70,000
- Total 360,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Grocery Item	220,000	2,640,000	2,772,000	2,910,600
<b>Total Sales (A)</b>	<b>220,000</b>	<b>2,640,000</b>	<b>2,772,000</b>	<b>2,910,600</b>
<b>Less. Variable Expense</b>				
Grocery Item	187,000	2,244,000	2,356,200	2,474,010
<b>Total variable Expense (B)</b>	<b>187,000</b>	<b>2,244,000</b>	<b>2,356,200</b>	<b>2,474,010</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	800	9,600	9,600	9,600
Mobile Bill	500	6,000	7,000	7,500
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	400	4,800	4,800	4,800
Transportation	5,000	60,000	62,000	64,000
Salary (staff)	4,000	48,000	48,000	48,000
Guard	100	1,200	1,500	1,600
Rent	4,000	48,000	48,000	48,000
<b>Total Fixed Cost</b>	<b>19,800</b>	<b>237,600</b>	<b>240,900</b>	<b>243,500</b>
<b>Net Profit (E) [C-D]</b>	<b>13,200</b>	<b>158,400</b>	<b>174,900</b>	<b>193,090</b>
<b>Investment Payback</b>		<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	158,400	174,900	193,090
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		130,400	277,300
	<b>Total Cash Inflow</b>	<b>228,400</b>	<b>305,300</b>	<b>470,390</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>130,400</b>	<b>277,300</b>	<b>442,390</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 12 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







Family  
VEGETABLE

AKKI UV STYLE  
(new design)









# FAMILY PICTURE

