

Proposed NU Business Name: SUMI STORE

Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.BAHARUL MIA
Age	:	04-/04-1991(25 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	MARRIED
Children	:	0 son
No. of siblings:	:	1 Brother, 2SISTER
Address	:	Vill:DUAJANI .P.O Nagarpur , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	Most: SALINA BEGUM
(iii) Father's name	:	Father:AJMOTH MIA
(iv) GB member's info	:	Branch :nagourpour Centre #71/m (male), Member ID : 8338 , Group No:01 Member since:01/01/2006 First loan: BDT 7000 /- Outstanding loan: nil
Further Information:		
(v) Who pays GB loan installment	:	fathar
(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	:	5years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772293764
Family's Contact No.	:	01710834090
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALINA BEGUM

joined Grameen 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMI STORE
Location	:	GOYHATA ROAD NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT 116,000/-
Financing	:	Self BDT 66,000/- (from existing business 57% Required Investment BDT 50,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 25ft=250 square ft
Security of the shop	:	NIL
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods LIK: OIL HOWIL POWDER SHOP BISKIT PAPSODANT RICE FLOWER SUGAR MINARUL WARER CHIEF LAKREY ,etc. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is won. ▪Collects goods from tang ail . ▪Agreed grace period is 3 months.

Existing Business (BDT)

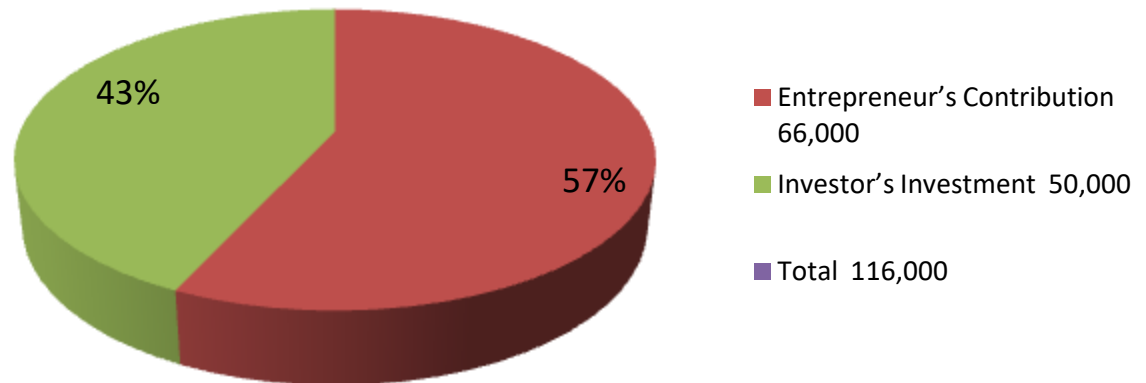
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
: OIL HOWIL POWDER SHOP BISKIT PAPSODANT RICE FLOWER SUGAR MINARUL WARER CHIEF LAKREY	2200	66000	792000
Total Sales (A)	2200	66000	792000
Less. Variable Expense			
: OIL HOWIL POWDER SHOP BISKIT PAPSODANT RICE FLOWER SUGAR MINARUL WARER CHIEF LAKREY		52800	633600
Total variable Expense (B)		52800	633600
Contribution Margin (CM) [C=(A-B)]		13200	158400
Less. Fixed Expense			
Rent		1500	18000
Electricity Bill		500	6000
Transportation		,200	2400
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		0	0
janitor		0	0
salary (staff)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		7700	92400
Net Profit (E) [C-D]		5500	66000

Investment Breakdown

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sow bin oil	3,000	20000	33000
Powder	9000		9000
MINARAL WATER	10000		10000
Biscuit	7000		6000
CHIFS , CHANA , LAKRI	22000		22000
Sabah	6000		6000
WHILE	2000		2000
MOYDA	1000		1000
PAPSODANT	3000		3 000
SUGAR	3000	10000	13000
RICE		20000	20000
Total	66000	50,000	116000



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)			
: OIL HOWIL POWDER SHOP BISKIT PAPSODANT RICE FLOWER SUGAR MINARUL WARER CHIEF LAKREY	66000	792000	831600
Total Sales (A)	66000	792000	831600
Less. Variable Expense			
: OIL HOWIL POWDER SHOP BISKIT PAPSODANT RICE FLOWER SUGAR MINARUL WARER CHIEF LAKREY	52800	633600	665280
Total variable Expense (B)	52800	633600	665280
Contribution Margin (CM) [C=(A-B)]	13200	158400	166320
Less. Fixed Expense			
Rent	1500	18000	18000
Mobile Bill	300	3600	3600
Electricity Bill	500	6000	6000
Transportation	200	2400	2400
Guard	0	0	0
Entertainment	200	2400	2600
salary (staff)	0	0	0
Salary (self)	5000	60000	60000
Total fixed Cost (D)	7700	92400	92600
Net Profit (E) [C-D]	5500	66000	73720
Investment Payback		30,000	30,000

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

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	66000	73720
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		36000
	Total Cash Inflow	116000	109720
2	Cash Outflow		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80000	30000
3	Net Cash Surplus	36000	79720

SWOT ANALYSIS

STRENGTH

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

FAMILY PICTURE