#### A Nobin Udyokta Project

### **Sumi San Ghar**





Project by :Md. Sabuj Identified by :Masum Mia

Verified By: Md. Mozahidul Islam

Laxmipur Unit
Anchal-2
GRAMEEN TRUST

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Sabuj
Age	:	13/11/1985 (31 Years 08 month)
Marital status	:	Marriage
Children	:	02 Son
No. of siblings:	:	02 Brothers & 04 Sisters.
Parent's and GB related Info  (i) Who is GB member  (ii) Mother's name  (iii) Father's name  (iv) GB member's info		Mother Father Father Fatema Begum Md. Sodu Mia Member since:10/02/2010 Branch: Dalal bazer Centre no.11/M,Group:06 Loanee No.1717/1 First loan:5000/- Existing loan: 40,000 Outstanding: 31,200
Further Information:  (v) Who pays GB loan installment  (vi) Mobile lady  (vii) Grameen Education Loan  (viii) Any other loan like GCCN, GKF etc  (ix) Others	:	NU N/A N/A N/A N/A
Education	:	Class Five

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation	:	San Ghar
Trade License Number	:	5352
Business Experiences	:	16 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01818954734
NU Project Source/Reference	:	GT Laxmipur Unit Office, Laxmipur.

#### BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2010. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in NU's family. NU's mother gradually improved their life standard by using GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	Sumi San Ghar
Address/ Location	:	NorthTemhoni, Laxmipur sadar, Laxmipur.
Total Investment in BDT	••	2,17,500/-
Financing	:	Self BDT : 1,67,500 (from existing business) - 77 % Required Investment BDT : 50,000 (as equity) - 23%
Present salary/drawings from business (estimates)	•	BDT 7,000
Proposed Salary		BDT 8,000
Proposed Business % of present gross profit margin	:	15%
Estimated % of proposed gross profit margin	:	15%
Agreed grace period	:	2 months

#### PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Item:           Present Stock         97.500           San Machine: 1P         35,000           Furniture:         5,000           Advance:         30,000           Total         1,67,500	1,67,500		1,67,500
Proposed Stock item:		50,000	50,000
Total Capital	1,67,500	50,000	2,17,500

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

#### PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items			
Product name with quantity	Amount		
Shaving Foam & Jail	26,000		
Professional Hair Clipper: (11*2500)	27,500		
Hair Color (2400P*10/-)	24,000		
Fresh Wash, Cream & Other	20,000		
Total Present Stock	97,500		

Proposed Stock items			
Product name with quantity	Amount		
Shaving Foam : 240(P)	20,000		
Hair Color: 1200 P*10/-	12,000		
Keechi : 8inc 150P*120/-	18,000		
Total Proposed Item	50,000		

#### EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)			
1 articulars	Daily	Monthly	Yearly	
Income from Sale [A]	5000	1,50,000	18,00,000	
Less: Cost of sales [B]	4250	1,27,500	15,30,000	
Gross profit 15% (A-B) = [C]	750	22500	2,70,000	
Less: Operating Costs				
Electricity bill		500	6,000	
Mobile Bill		500	6,000	
Shop Rent		2000	24,000	
Salary from Business		7,000	84,000	
Others (Transport)		100	1200	
Night Guard		100	1200	
Non Cash Item				
Depreciation(35000+5000=40000*10%)		334	4,008	
Total Operating Cost (D)		10,534	1,26,412	
Net Profit (C-D):(E)		11,966	1,43,588	

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN



Doutlosdone		Year 1 (E	BDT)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Sale [A]	5,500	1,65,000	19,80,000	6,000	1,80,000	21,60,000
Less: Cost of sales [B]	4675	1,40,250	16,83,000	5,100	1,53,000	18,36,000
Gross profit 15% (A-B) = [C]	825	24,750	2,97,000	900	27,000	3,24,000
Less operating cost:						
Electricity bill		500	6,000		600	7,200
Shop Rent		2,000	24,000		2,000	24,000
Salary from Business		8,000	96,000		8,000	96,000
Mobile Bill (SMS and Reporting)		600	7,200		700	8,400
Others (Transport)		200	2,400		300	3,600
Night Guard		100	1,200		150	1,800
Non Cash Item						
Depreciation		334	4,008		334	4,008
Total Operating Cost [E]		11,434	1,40,812		11,784	1,41,408
Net Profit (D-E) = (F)		13,316	1,56,188		15,216	1,82,592
GT payback		30,000		30,000		)
Retained Income:	1,26,188		1,52,592		)2	

## CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit	1,56,188	1,82,592
1.3	Depreciation (Non Cash Item)	4008	4008
1.4	Opening Balance of Cash Surplus	0	98,996
	Total Cash Inflow	2,10,196	2,85,596
2.0	Cash Outflow		
2.1	Purchase of Cow	50,000	0
2.2	Payment of GB Loan	31200	0
2.3	Investment Pay Back	30,000	30,000
	Total Cash Outflow	111,200	30,000
3.0	Net Cash Surplus	98,996	2,55,596

#### **SWOT Analysis**



C	
J	TRENGTH

- Skilled & Experience
- Good Communication System.
- Good Networking
- No Credit Sale

## WEAKNESS

Lack of investment

## **O**PPORTUNITIES

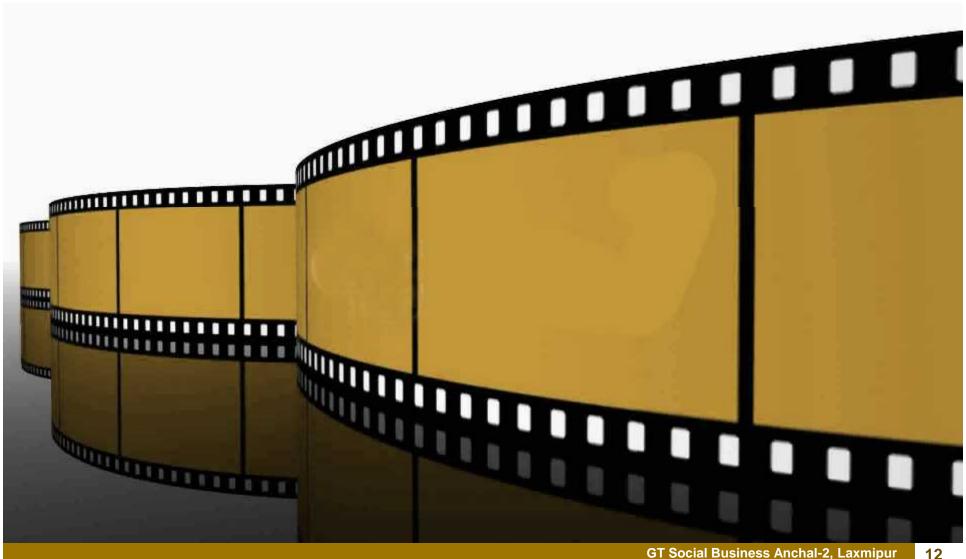
- Expansion Of Business
- Increasing the profitability

#### THREATS

Theft

## **Photographs**





















































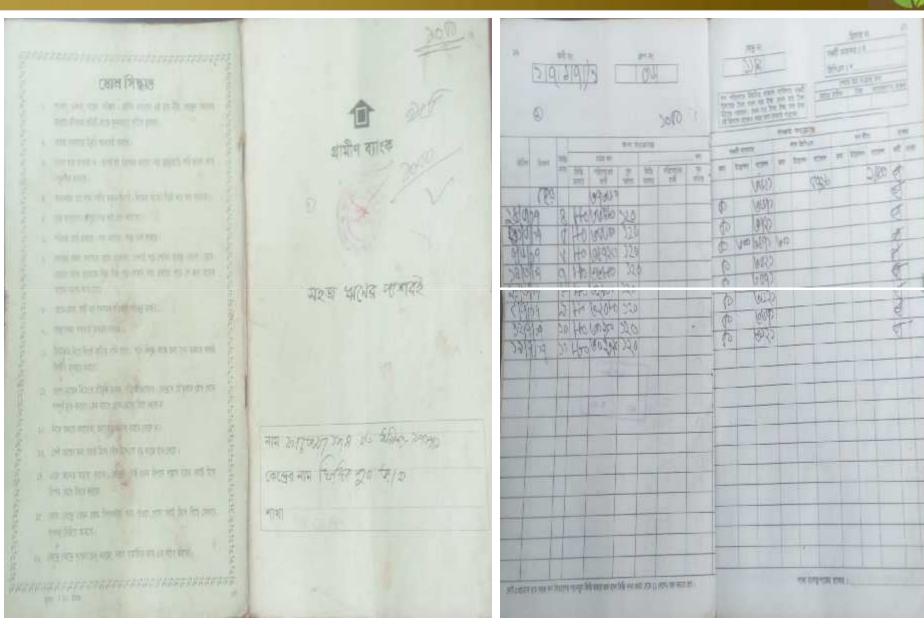


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# Presented at GT regional Design Lab On August 08, 2017

