

## Proposed NU Business Name: Sumon Farmecy.



Project identification and prepared by: Mst.Lailatun,  
Rajshahi Unit, Rajshahi

Project verified by: Md.Sohel Mia,



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

Name	:	<b>MD.SUMON ALI SARKER.</b>
Age	:	04/12/1986(31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married.
Children	:	1 Son.
No. of siblings:	:	1 Brother.
Address	:	Vill: Imamgonj, P.O: Chokko Horon, P.S:Godagari, Dist: Rajshahi
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>MST.MAZEDA BEGUM.</b>
(iii) Father's name	:	<b>MD. DOBIR UDDIN SARKER.</b>
(iv) GB member's info	:	Branch: parila paba, Centre # 92(Female), Member ID: 11366/3, Group No: 04. Member since:22/02/2005 to 15/11/2011.( 6 Years.) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 16,000. Outstanding loan:15296.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713646830.
Mother's Contact No.	:	01941121097.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.MAZEDA BEGUM.** joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>Sumon Farmecy.</b>
Location	:	Imamgonjo,Chokko Horon,Godagari,Rajshahi.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity)42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft.
Security of the shop	:	NO.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Medicines.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The Shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

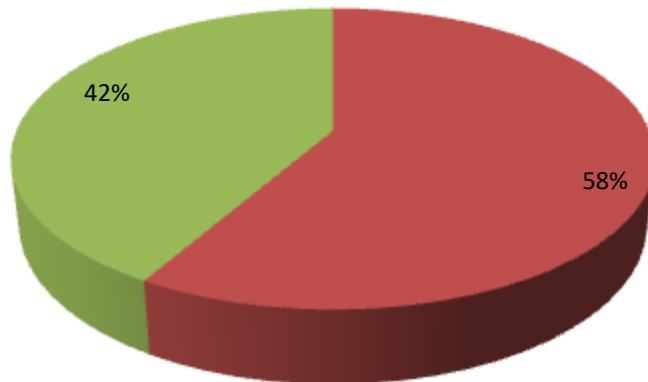
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine sale	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Product cost	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		100	1,200
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Total
Medicine	70,000		70,000
Medicine Purchases		50000	50000
total	70,000	50,000	120,000

## Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Medicine Sale	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,323,000</b>	<b>1,389,150</b>
<b>Less. Variable Expense</b>					
Product cost	2,975	89,250	1,071,000	1,124,550	1,180,778
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1,071,000</b>	<b>1,124,550</b>	<b>1,180,778</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>	<b>198,450</b>	<b>208,373</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>	<b>72,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,750</b>	<b>117,000</b>	<b>126,450</b>	<b>136,373</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	0		
1.2	Net Profit	117,000	126,450	136,373
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		97,000	203,450
	<b>Total Cash Inflow</b>	<b>117,000</b>	<b>223,450</b>	<b>339,823</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	0	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>20,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>97,000</b>	<b>203,450</b>	<b>319,823</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; -Damkora hat,pava,Rajshahi.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











# FAMILY PICTURE

