

Proposed NU Business Name: M/S SUMON VERAITY STORE



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Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SUMON
Age	:	26-07-1998 (19 Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill: Avilob, P.O: Kazipara Thana:Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SULTANA
(iii) Father's name	:	MD. MOKLAS PK
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 36 (Female), Member ID: 5767/3, Group No: 08 Member since: 25-03-1993(07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT:Nil
(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	:	06 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture BDT:30,000 (Per Year)
Entrepreneur Contact No.	:	01791-861660
Mother's Contact No.	:	01728-354223
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SULTANA joined Grameen Bank since 21 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SUMON VERAITY STORE
Location	:	Shekhar,Kahalu,Bogra
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 160,000/-(from existing business) 70% Required Investment BDT 70,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 20 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments Item, Gift Item etc.▪The business is operating by entrepreneur. Existing on employee.▪One will be appointed in the future.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

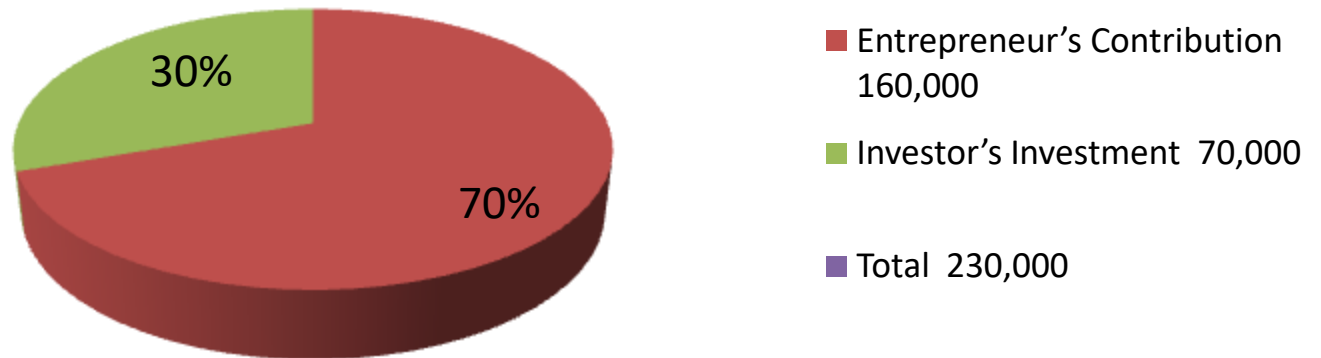
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Garments Item, Gift Item	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Garments Item, Gift Item	4500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		400	4800
Transportation		300	3600
Salary (self)		5000	60000
Guard		200	2400
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		7,900	94800
Net Profit (E)= [C-D]		7,100	85200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Goj Kapor	800	60	48000	700	60	42000	90000
Sharee	50	600	30000	16	600	9600	39600
Lunggi	28	300	8400	0	0	0	8400
Garments Item	300	100	30000	100	100	10000	40000
Sandel Item	15	300	4500	0	90	0	4500
Gift Item	50	50	2500	108	50	5400	7900
Others	166	100	16600	100	30	3000	19600
Security	1	20,000	20000	0	0	0	20000
Total	1410		160,000	1024	0	70,000	230000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Garments Item, Gift Item	8,000	240000	2880000	3024000	3175200
Total Sales (A)	8,000	240000	2880000	3024000	3175200
Less Variable Expense				0	0
Garments Item, Gift Item	7200	216000	2592000	2721600	2857680
Total variable Expense (B)	7,200	216000	2592000	2721600	2857680
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Variable Expense				0	0
Rent		1,500	18000	18900	19845
Electricity bill		500	6000	6300	6615
Transportation		400	4800	5040	5292
Salary (self)		5000	60000	63000	66150
Salary(Staff)		5000	60000	63000	66150
Guard		200	2400	2520	2646
Entertainment		300	3600	3780	3969
Mobile bill		400	4800	5040	5292
Total fixed cost (D)		13,300	159600	167580	175959
Net Profit (E)= [C-D]		10,700	128400	134820	141561
Investment Payback			28,000	28,000	28,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	128400	134820	141561
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100,400	207,220
	Total Cash Inflow	198,400	235,220	348,781
2	Cash Outflow			
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
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	100,400	207220	320781

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Shekhar,Kahalu,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

