

Proposed NU Business Name: **SUMON STORE**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: MD: Abodat Hossain



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

Name	:	<b>MD JAHIRUL ISLAM SUMON</b>
Age	:	12-11-1993 (25 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 Brothers, 01Sister
Address	:	Vill: Aliarpur, P.O: Dagonvuiyan, P.S: Dagonvuiyan, 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>NILUFA AKTER</b>
(iii) Father's name	:	<b>ABUL KALAM</b>
(iv) GB member's info	:	Branch:Dagonbhuyain, Centre # 18(Female), Member ID: 2549/1, Group No: 02 Member since: 2000 To 2008 (08Years) First loan: BDT 2000 /-
Further Information:		Existing Loan: BDT 60,000, Outstanding loan:
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	No years experience in running business. 3 years is won business. He has no year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760953446
Family's Contact No.	:	01834911464
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**NILUFA AKTER** joined Grameen Bank since 08 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultural

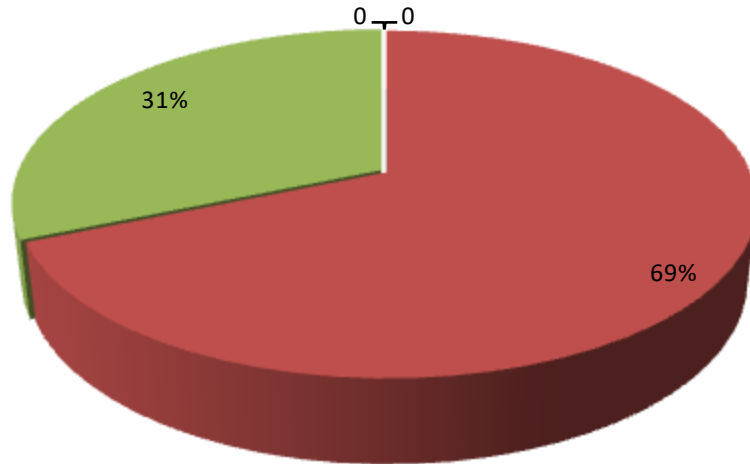
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUMON STORE</b>
Location	:	Borderer nessa school fornt,Aiyearapur,Dagonvuiyan.
Total Investment in BDT	:	BDT1,91,500/-
Financing	:	Self BDT 1,31,500/-(from existing business) 69% Required Investment BDT 60,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Grocery items etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is rented.</li><li>▪Collects goods from Dagonbhuyain.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Grocery items	3,000	90000	1080000
<b>Total sales (A)</b>	3,000	90000	1080000
<b>Less Variable Exp.</b>			
Grocery items	2400	72000	864000
<b>Total Variable exp. (B)</b>	2400	72000	864000
<b>Contribution Margin CM [C= (A-B)]</b>	600	18000	216000
<b>less fixed exp.</b>			
Rent		700	8400
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		7900	94800
<b>Nit profit</b>		<b>10100</b>	<b>121200</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Coldrinks	200	20	4000	0	0	0	4000
Biscuites	0	0	40000			10000	50000
Rices	10	2500	25000	0	0	15000	40000
Dal	2	3000	6000			5000	11000
Patato	2	1000	2000			5000	7000
Ata	3	1500	4500			0	4500
Milk	0	0	5000	0	0	0	5000
Others	0	0	20000			20000	40000
Chipes	0	0	5000				5000
Confegsonary	0	0	5000				5000
Oil	0	0	0	0	0	5000	5000
<b>security</b>	<b>0</b>	<b>0</b>	<b>15000</b>				<b>15000</b>
<b>Total</b>	<b>217</b>	<b>6520</b>	<b>131500</b>			<b>60000</b>	<b>191500</b>



- Entrepreneur's Contribution 131,500
- Investor's Investment 60,000
- Total 191,500

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery items	4150	124500	1494000	1568700
<b>Total Sales (A)</b>	4150	124500	1494000	1568700
less variable Expenses				
Grocery items	3320	99600	1195200	1254960
Total variable Expenses (B)	3320	99600	1195200	1254960
<b>Contribution Margin (CM)= (A-B)</b>	830	24900	298800	313740
<b>Less Fixed Expenses</b>				
Rent		700	8400	8400
Electricity bill		700	8400	8600
Transportation		1500	18000	18200
Salary (self)		5000	60000	60000
Salary(staff)		5000	60000	60000
Entertainment		200	2400	2400
Gird		0	0	0
Generator		0	0	0
Mobile bill		500	6000	8600
<b>Total Fixed Cost</b>		13600	163200	171360
<b>Net Profit (E) (C-D)</b>		11300	135600	142380
Investment Payback			<b>36000</b>	<b>36000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	<b>135600</b>	<b>142380</b>
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		99,600
	<b>Total Cash Inflow</b>	195,600	241,980
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	96,000	36000
<b>3</b>	<b>Net Cash Surplus</b>	99,600	205,980

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 30 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

