

Proposed NU Business Name: **SUMON STORE**



Project identification and prepared by: MD. Zahangir Ferdous,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FARUK SHEKH
Age	:	05-10-1987 (29 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	6 Brothers & 1 Sister
Address	:	Vill: Dingabhanga, P.O: Ponchosar, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MASUDA BEGUM
(iii) Father's name	:	MD HANIF SHEKH
(iv) GB member's info	:	Branch: Ponchosar, Centre # 83 (Female), Member ID: 9244, Group No: 02 Member since: 18-01-1996 (20 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 5,040
(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	:	9 years 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.	:	01927-431978
Mother's Contact No.	:	01988-214176
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MASUDA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMON STORE
Location	:	Muktarpur Petrol pump, Munshigonj Sadar, Munshigonj
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 90,000/- (from existing business) 47% Required Investment BDT 1,00,000/- (as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Baby food, Horlics, Ice-cream etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Munshigonj.▪Agreed grace period is 3 months.

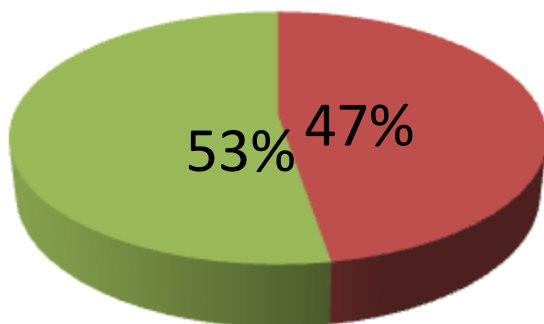
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Confectionery Item	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		6,000	72,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		300	3,600
Entertainment		300	3,600
Total fixed Cost (D)		12,100	78,000
Net Profit (E) [C-D]		5,900	138,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Baby Food (40 x 450)	18,000	45,000	63,000
Horlics (15 x 400)	6,000	40,000	46,000
Ice-cream (50 x 240)	12,000	0	12,000
Soft Drinks (100 x 250)	25,000	15,000	40,000
Biscuit & Chanachur	15,000	0	15,000
Chips	5,000	0	5,000
Others	9,000	0	9,000
Total	90,000	100,000	190,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 100,000
- Total 190,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery Item	5,500	165,000	1,980,000	2,079,000
Total Sales (A)	5,500	165,000	1,980,000	2,079,000
Less. Variable Expense				
Confectionery Item	4,675	140,250	1,683,000	1,767,150
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000	311,850
Less. Fixed Expense				
Rent		6,000	72,000	72,000
Electricity Bill		200	2,400	3,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		600	7,200	8,000
Entertainment		300	3,600	4,000
Total Fixed Cost		12,500	150,000	152,500
Net Profit (E) [C-D]		12,250	147,000	159,350
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	147,000	159,350
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		87,000
	Total Cash Inflow	247,000	246,350
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	87,000	186,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09 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









YOUR
FLY
VICTORIA

LIVIN'

Androlab
CRISPER

PEPSI



YOUR
FLY
MOTION

LOVES



সহজ স্বর্ণের পাশ বই

১) স্বর্ণের পাশ বই



নাম: Md Faruk Sheikh
পিতা: মোঃ হাবিবুল হক
তারিখ: ০৫ Oct 1987
Date of Birth: 05 Oct 1987
ID NO: 5915676188198

এই স্বর্ণের পাশ বই বাংলাদেশ সরকারের স্বর্ণের পাশ বই প্রকল্পের অধীনে
স্বর্ণের পাশ বই হিসেবে গণ্য হবে। স্বর্ণের পাশ বই প্রকল্পের অধীনে
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গ্রামীণ ব্যাংক

পঞ্চসাত, সুশীল শাখা

সহজ স্বর্ণের পাশ বই

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FAMILY PICTURE

