

Proposed NU Business Name: **SUMON STORE**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHREE SUMON KUMAR SORKAR
Age	:	20-10-1982(34 Years)
Education, till to date	:	Class-9
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Krisnopur , P.O: Puthia , P.S: Puthia Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SOBI RANI SORKAR
(iii) Father's name	:	SHREE NITAI CHANDRO SORKAR
(iv) GB member's info	:	Branch: Zeupara ,.Puthia ,Centre # 50(Female), Member ID: 4788/3, Group No: 01 Member since: 1998 To (19 Years) First loan: BDT -3,000
Further Information:		Existing Loan: BDT 22,000, Outstanding loan: 17,080
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01746-108087
Father's Contact No.	:	01753-224230
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOBI RANI SORKAR joined Grameen Bank since 19 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMON STORE
Location	:	Puthia bajar, Puthia, Rajshahi .
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is Owned .▪Agreed grace period is 3 months.

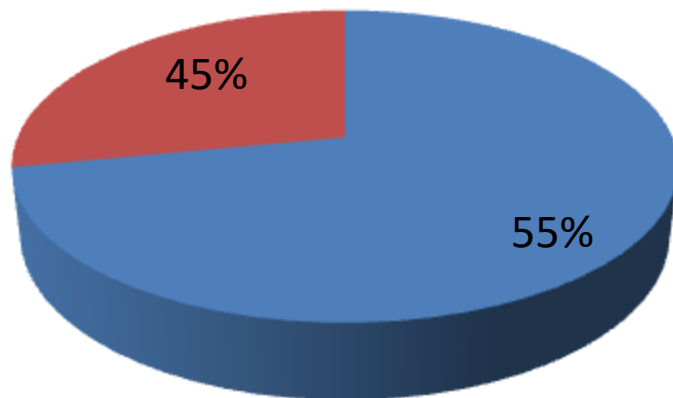
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery Item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		-	-
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		7,050	84,600
Net Profit (E) [C-D]		4,200	50,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmetics	7,000	20,000	27,000
Confectionary	10,000	20,000	30,000
Detergent	3,000	-	3,000
Oil	1,000	-	1,000
Bakery	5,000	-	5,000
Biscuit	10,000	-	10,000
Others	1,300	-	1,300
Cold drinks (5x540)	2,700	10,000	12,700
Total	40,000	50,000	90,000

Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 50,000

■ Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Grocery Item	2,550	76,500	918,000	963,900	10,12,095
Total variable Expense (B)	2,550	76,500	918,000	963,900	10,12,095
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,780	3,969
Guard		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		7,350	88,200	88,860	89,553
Net Profit (E) [C-D]		6,150	73,800	81,240	89,052
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	73,800	81,240	89,052
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	53,800	61,240
	Total Cash Inflow	123,800	135,040	150,292
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	53,800	115,040	130,292

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



It all starts with a
NESCAFÉ.



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