

Proposed NU Business Name: **SUSHIL STORE**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUSHIL SARKAR
Age	:	17-11-1987 (29 Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers
Address	:	Vill: MirzakandaP.O ;Sikarpur, P.S: Sirajdikhan, 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	:	BINA SARKAR
(iii) Father's name	:	SUDIR SARKAR
(iv) GB member's info	:	Branch: Imamgonj, Centre # 45(Female), Member ID: 3408, Group No: 02 Member since: 07-06-1997 (19Years) First loan: BDT 2,000/- Outstanding loan: 53,060/- Existing Loan : 70000
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	09 years of business experience. : 09 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01875-482190
Family's Contact No.	:	01881871589
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Mushigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BINA SARKAR joined Grameen Bank since 19 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUSHIL STOR
Location	:	Mirzakanda bazar,Nimtala,Sirajdikhan
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	17 ft x 12 ft= 204 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Sugar ,Biscuit ,Battery, Flour etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Mowlovibazar.▪Agreed grace period is 3 months.

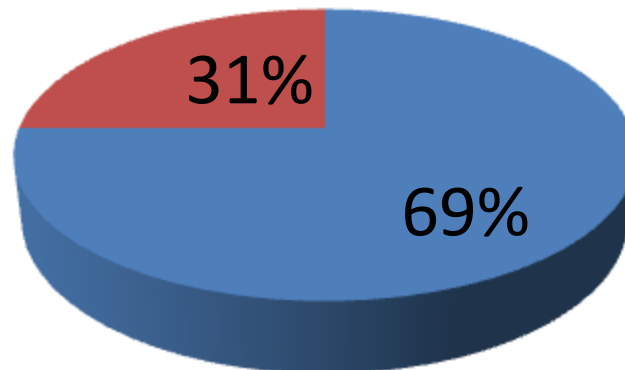
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Sugar ,Biscuit, Flour etc.	3000	90,000	1,080,000
Total Sales (A)	3000	90,000	1,080,000
Less. Variable Expense			
Rice, Sugar ,Biscuit, Flour etc	2550	76,500	918,000
Total variable Expense (B)	2550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,600	19,200
Electricity Bill		250	3,000
Transportation		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,550	90,600
Net Profit (E) [C-D]		5,950	71,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	400kg	45	18,000		400kg	45	18,000	36,000
Soybean oil	02 dram	17,000	34,000		01dram	17,000	17,000	51,000
Flour	120kg	24	2,850					2850
Moyda	40kg	58	2,900					2900
Dal	25kg	105	2,625					2625
Sugar	30 kg	67	2,010					2010
Sop	2 katun	850	1,700					1700
Washing powder	8katun	406	3,250					3250
other			12,665				15,000	27,665
security			30,000					30,000
Total			110,000				50,000	160,000

Source of Finance

■ Entrepreneur's contibution 110,000 ■ Investor's Investment 50,000 ■ Total160,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year +5%	3rd year+5%
Revenue (sales)					
Rice, Sugar ,Biscuit, Flour etc	4000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Rice, Sugar ,Biscuit, Flour etc	3200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,600	19,200	19,200	19,200
Electricity Bill		250	3,000	3,100	3,200
Transportation		500	6,000	6,200	6,300
Mobile Bill		200	2,400	2,500	2,600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7,550	90,600	91,000	91,300
Net Profit (E) [C-D)		10,450	125,400	135,800	146,840
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	125,400	135,800	146,840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		105,400	221,200
	Total Cash Inflow	175,400	241,200	368,040
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	105,400	221,200	348,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09Years
Own Business :09
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



















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FAMILY PICTURE

