

Proposed NU Business Name: SUJON STORE



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SUJON ALI
Age	:	05-04-1995(22 Years)
Education, till to date	:	H.S.C
Marital status	:	unmarried
Children	:	nill
No. of siblings:	:	02 Brother & 01 Sisters
Address	:	Vill: Hazrabari P.O:d-Bhaighat P.S:Dhanbari Dist: Tangail.
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.SUFIA BAGUM
(iii) Father's name	:	MD: IDRIS ALI
(iv) GB member's info	:	Branch: Bhaighat , Centre # 16(Female), Member ID: 6932, Group No: 08 Member since: 2000 (<i>running</i>) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 36800
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01948402445
Family's Contact No.	:	nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.SUFIA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SUJON STORE
Location	:	Dhopakhali bazar donbari,Tangail.
Total Investment in BDT	:	BDT 111000
Financing	:	Self BDT 61,000(from existing business) 52% Required Investment BDT 50,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	2000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; soap,oil,ice cream , etc.▪Average20% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbari.▪Agreed grace period is 3 months.

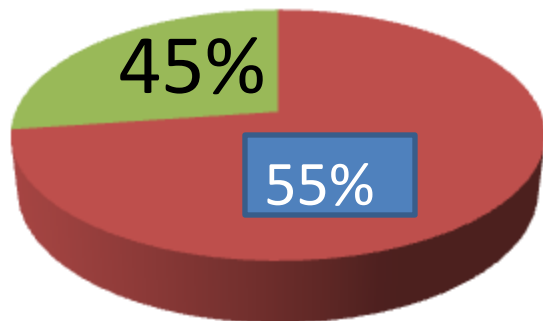
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
soap,oil,cold drinks	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
soap,oil,cold drinks	2,400	72,000	864000
	0	0	0
	0	0	0
Total variable Expense (B)	2,400	72,000	864000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		800	9,600
Electricity bill		200	2,400
Transportation		200	2,400
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		11,600	139,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Soap	50p	30	12,000			10,000	22,000
ditarjen		0	10,000			20,000	30,000
Biscut		0					
Comal pani			15,000				15,000
Others			20,000				20,000
vushi			2,000			20,000	22,000
Security			2000				2,000
Total			61,000			50,000	111,000

Source of Finance



Entrepreneur
Investment:61,000
Investor Investment50,000
Total Investment:111,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
soap,oil,cold drinks	2300	69000	828000	869400	912870
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
soap,oil,cold drinks	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		200	2400	28800	345600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		7200	86400	110700	427815
Net Profit (E)= [C-D]		16800	201600	211680	222264
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	201,600	211680	222264
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		181600	373280
	Total Cash Inflow	251,600	393,280	595,544
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	181,600	373,280	575,544

SWOT ANALYSIS

STRENGTH

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









FAMILY PICTURE

