

Proposed NU Business Name: SUMAYA STORE

Project identification and prepared by :Nurul Islam
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Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:BABUL HOSAIN
Age	:	11-09-1982 (35 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	0 Son 01 Daughter
No. of siblings:	:	03 Brother 01 Sister
Address	:	Vill:bastola P.O:kalikor P.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FULJAN BAGOM
(iii) Father's name	:	LET. DUDU MOLLA
(iv) GB member's info	:	Branch: Broibari kaliakor, Centre # 44/m (Female), Member ID:6620, Group No: 03 Member since: 150/01/2005-2017 (17 Years) First loan: BDT 2,000
Further Information:		Existing Loan: 50000/-, 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

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	:	02 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726531586
Mother's Contact No.	:	01727112593
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FULJAN BAGOM joined Grameen Bank since 07 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

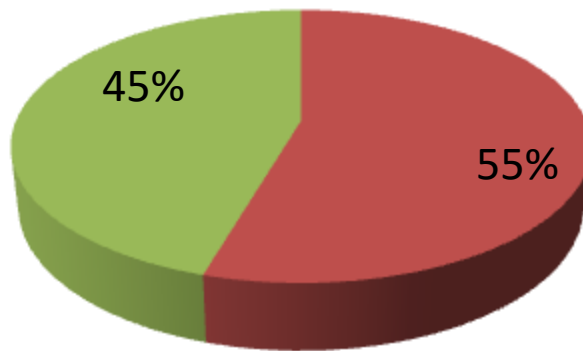
Proposed Nobin Udyokta Business Info

Business Name	:	SUMAYA STORE
Location	:	,Bastola,Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪Currently run a shop like as herbal medicin ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employe. ▪Collects goods from Dahka . ▪The shop is rented. ▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
,rice,Koal,biskut,sampu,shop,pancil,pen, ETC	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
,Rice,Koal,biskut,sampu,shop,pancil,pen, ETC	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		100	1200
Gard		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		8100	97200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice,	10	2500	25000	10	2500	25000	50000
biskut	50	200	10000	50	200	10000	20000
koal	100	50	5000	100	50	5000	10000
pen	100	60	6000	100	60	6000	12000
pencil	200	5	1000	200	5	1000	2000
agorbati	350	15	5250				5250
cosmatik			3850				3850
Others			3850			3000	6850
	810	2830	60,000	460	2815	50,000	110000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,koal,sampo,shop,pen,pencil ETC	2400	72000	864000	907200	952560
0	0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200	952560
Less Variable Expense (B)					
Rice,koal,sampo,shop,pen,pencil ETC	1920	57600	691200	725760	762048
Total Variable Expense	1920	57600	691200	725760	762048
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		8100	97200	98200	99230
Net Profit (E)= [C-D]		6300	75600	79380	83349
Investment Pay Back			5000	5000	5000

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	75,600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55600	114980
	Total Cash Inflow	125,600	134,980	198,329
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)	5000		
	Total Cash Outflow	55000	5000	5000
3	Net Cash Surplus	70600	129980	193329

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE