

Proposed NU Business Name: M/S SUN GERMENTS AND CLOTH STORE



Project identification and prepared by :Sonjay Kumer Sarker
Fultola Unit,Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOLLA SUMON PERVAZ
Age	:	02-01-1983(35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	0 1son 1 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Damodor P.O:Fultola P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANZU MONOARA BEGUM
(iii) Father's name	:	MOLLA NAZRUL ISLAM
(iv) GB member's info	:	Branch: Fultola , Centre # 02(Female), Member ID: 1044/1, Group No: 02 Member since: 08-11-2009 raning (09Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 100,000 Outstanding loan: 88720/-.
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-763873
Family's Contact No.	:	01913-212042
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANZU MONOARA BEGUM Joined Grameen Bank Since 09 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 Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SUN GERMENTS AND CLOTH STORE
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD : 4,20,000
Financing	:	Self BDT 3,50,000(from existing business) 83% Required Investment BDT 70,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	14t x 09ft= 126 Square ft
Security of the shop	:	1,50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes; Sit kapor, Shart pice,Pant Pice,Three piceetc. ▪Average 15% gain on sale. ▪The businessis operating by entrepreneur. Existing 02 Employee. After getting equity fund No employee will be appointed ▪The Shop is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

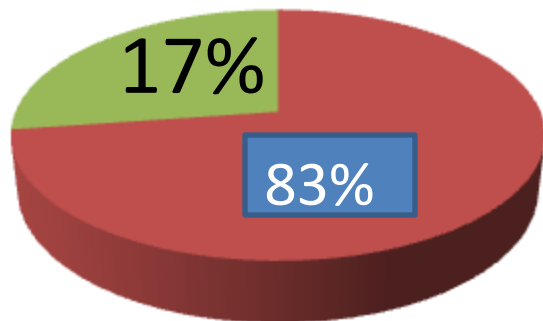
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sit kapor, Shart pice,Pant Pice,Three piceetc.	7,500	225,000	2,700,000
Total Sales (A)	7,500	225,000	2,700,000
Less. Variable Expense			
Sit kapor, Shart pice,Pant Pice,Three pice etc.	6,375	191,250	2,295,000
Total variable Expense (B)	6,375	191,250	2,295,000
Contribution Margin (CM) [C=(A-B)	1,125	33,750	405,000
Less. Fixed Expense			
Rent		4000	48,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		10000	120,000
Entertainment		1,000	12,000
Mobile Bill		500	6,000
Total fixed Cost (D)		22,000	264,000
Net Profit (E) [C-D)		11,750	141,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Sit Cloth Than	30	1500	45000	Sit Cloth Than	15	1500	22500	67,500
Pant Pice	100	500	50000	Pant Pice	80	500	40000	90,000
Shirt pice	100	300	30000		0	0	0	30,000
Three Pice	50	500	25000		0	0	0	25,000
Jaket	35	1000	35000		0	0	0	35,000
Chador	10	500	5000		0	0	0	5,000
Others	0	0	10000				7,500	17,500
Securite	0	0	150000				0	150,000
					0	0	0	0
								0
Total			350,000				70,000	420,000

Source of Finance



Entrepreneur Investment:
350,000
Investor Investment:70,000
Total Investment:4,20,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Sit kapor, Shart pice,Pant Pice,Three pice etc.	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Sit kapor, Shart pice,Pant Pice,Three pice etc.	8,500	255,000	3,060,000	3,213,000	3,373,650
Total variable Expense (B)	8,500	255,000	3,060,000	3,213,000	3,373,650
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		1200	14,400	15,120	15,876
Transportation		1,700	20,400	21,420	22,491
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		10,000	120,000	126,000	132,300
Entertainment		1,500	18,000	18,900	19,845
Mobile Bill		800	9,600	9,600	9,600
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		24,200	290,400	299,040	267,960
Net Profit (E) [C-D]		20,800	249,600	267,960	327,390
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	249,600	267,960	327,390
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		132,880	372,840
	Total Cash Inflow	319,600	400,840	700,230
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	88720		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	186,720	28,000	28,000
3	Net Cash Surplus	132,880	372,840	672,230

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

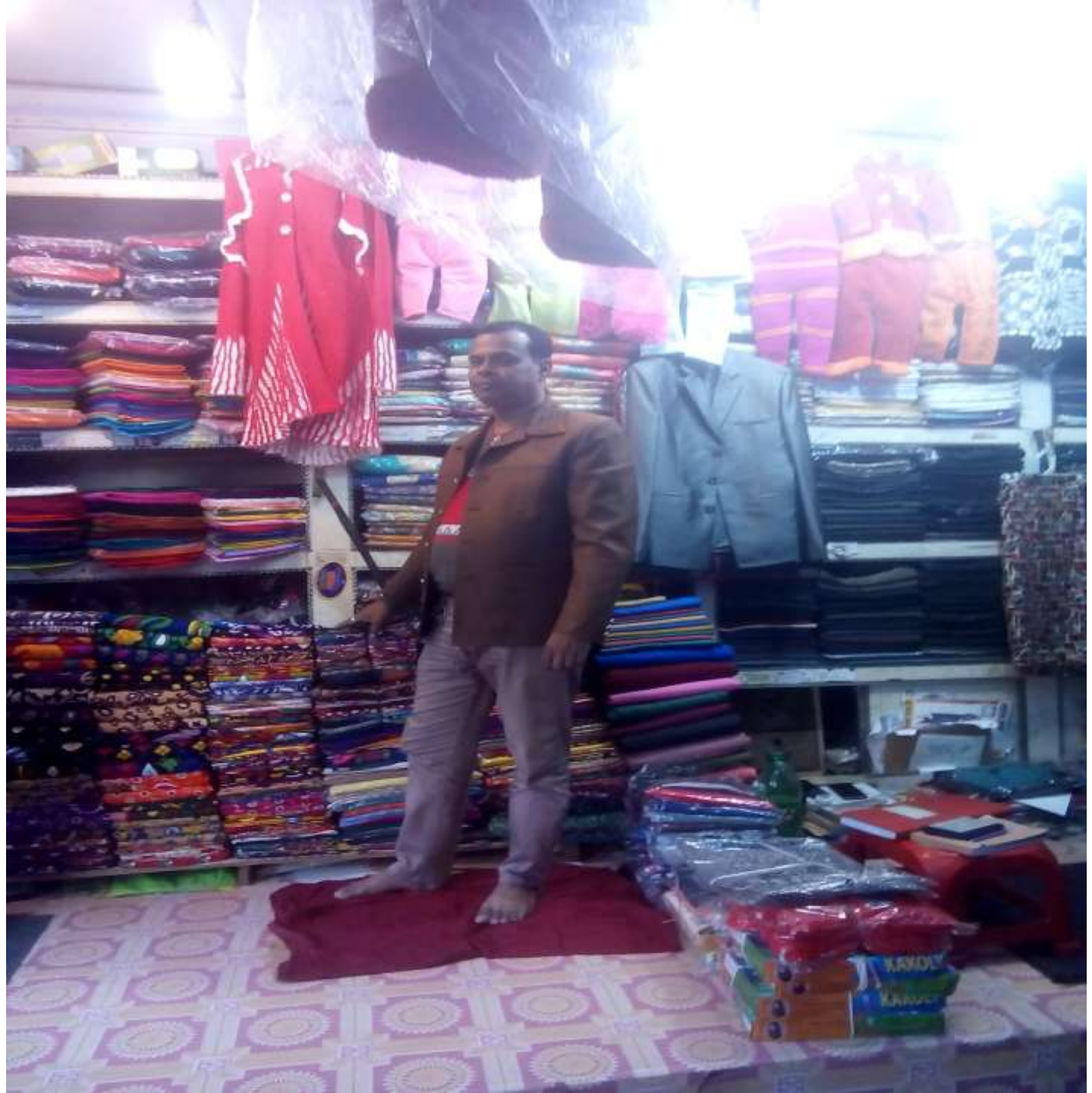
THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

