

## Proposed NU Business Name: **Sufia store**



Project identification and prepared by: Md Serazul Islam,  
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Sufia Begum</b>
Age	:	04-07-1979 ( 39 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Dauther 01 Son
No. of siblings:	:	01 Brothers 04 Sisters
Address	:	Vill: Ha,idpur ,P.O:Kalihati ,P.S: Ghatail, 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	:	Mina Beoa
(iii) Father's name	:	Joyen Uddin Mondol
(iv) GB member's info	:	Branch:Brahmonshason, Ghatail, Centre # 31 (Female), Member ID: 3531 , Group No:03 Member since: 02-05-1982 ( 35Years) First loan: BDT = 1000 Last Loan = 300000

#### Further Information:

(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	0 years of business experience.
Own Business and	:	0 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-921979
Family's Contact No.	:	01730-166807
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mina** joined Grameen Bank since 35 years ago. At first she took BDT 1,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Sufia store</b>
Location	:	Near Madrasar,Hamidpur,Ghatail,Tangail.
Total Investment in BDT	:	BDT 75,000/-
Financing	:	Self BDT 35,000/- (from existing business) 47 % Required Investment BDT 40,000/- (as equity) 53 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	05 ft x 10 ft= square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Salt,Washing Powder,Soft Drinks,Chips,etc.</li> <li>▪Average 15 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li> <li>▪The Entrepreneur Is Owner Of The Shop.</li> <li>▪Collects goods from .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Box Khat,Ware Drop,Dressing Table,Alna,Sofa Set,Wood,etc.	2,500	75,000	900,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Box Khat,Ware Drop,Dressing Table,Alna,Sofa Set,Wood,etc.	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		0	0
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,900</b>	<b>70,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,350</b>	<b>64,200</b>

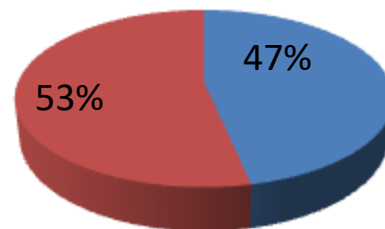
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Salt	10	28	280	Rice	10	2200	22,000	22,280
Washing Powder	15	45	675	Flour	5	1100	5,500	6,175
Soft Drinks	8	500	4000	Pulses	1	5000	5,000	9,000
Chips	40	10	400	Soft Drinks	5	600	3,000	3,400
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
Others	1	4645	4645				0	4,645
Security of Shop			0					0
Machinaries			25000	Others			4,500	29,500
<b>Total</b>			<b>35,000</b>				<b>40,000</b>	<b>75,000</b>

## Source of Finance

■ Entrepreneur's contribution 35000

■ Investor's Investment 40000

■ Total 75000



## Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Box Khat,Ware Drop,Dressing Table,Alna,Sofa Set,Wood,etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Box Khat,Ware Drop,Dressing Table,Alna,Sofa Set,Wood,etc.	2,550	76,500	918,000	963,900	1,012,095
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>	<b>963,900</b>	<b>1,012,095</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		220	2,640	2,772	2,911
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		210	2,520	2,646	2,778
<b>Non Cash Item</b>					
Depreciation		417	5,000	5,000	5,000
<b>Total Fixed Cost</b>		<b>6,397</b>	<b>76,760</b>	<b>77,348</b>	<b>77,965</b>
<b>Net Profit (E) [C-D]</b>		<b>7,103</b>	<b>85,240</b>	<b>92,752</b>	<b>100,640</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	85,240	92,752	100,640
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		74,240	155,992
	<b>Total Cash Inflow</b>	<b>130,240</b>	<b>171,992</b>	<b>261,632</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>74,240</b>	<b>155,992</b>	<b>245,632</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























# FAMILY PICTURE