

# A Nobin Udyokta Project

## Sumon Store



*NU Identified and PP Prepared by :*  
Md. Abu Musa Bhuiyan



**GRAMEEN TRUST**

Presented by  
Sumon Hawlader

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<b>Sumon Howlader</b>
Age	:	03-05-1997 (19 years )
Marital status	:	Un Married,
Children	:	N/A
No. of siblings:	:	One brother and Two Sisters
<b><i>Parent's and GB related Info</i></b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Fatema Begum
(iii) Father's name	:	Rafique Howlader
(iv) GB member's info	:	Member since: 06/01/2007 Branch: Puran Bazar. Centre no.08, Group: 02 Loanee No. 1633/2 First loan: Tk. 5000 Existing loan: Tk.20,000 Outstanding: Tk.18,240
<b><i>Further Information:</i></b>		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	S, S, C

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Stationery Shop
Trade License Number	:	01260
Business Experiences	:	03 years
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01984288870
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.



NU's mother has been a member of Grameen Bank (GB) Since 2007. At first her mother took a loan amount BDT 5000 from GB. She Invested the money in his husband's business. They gradually improved their life standard through GB loan.



Business Name	:	<b>Sumon Store</b>
Address/ Location	:	Howlader Bari, Modda siramdi , T. G . Road, Chand pur.
Total Investment in BDT	:	425,000
Financing	:	Self BDT : 275,,000 (from existing business) – 65% Required Investment BDT 150,000 (as equity)- 35%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		<b>BDT 10,000</b>
Proposed Business % of present gross profit margin	:	<b>20%</b>
Estimated % of proposed gross profit margin	:	<b>20%</b>
Agreed grace period	:	<b>3 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4000	1,20,000	14,40,000
<i>Less: Cost of sale (B)</i>	3200	96000	11,52,000
<b>Gross Profit 20% (A-B)= [C]</b>	800	24,000	2,88,000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		2000	24000
Night Guard Bill		20	240
Rent		250	3,000
Mobile Bill		200	2400
Salary from Business (Self)		10,000	1,20,000
Others (Entertainment)		500	6000
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses(18,000*) 15%		225	2700
<b><i>Total Operating Cost (D)</i></b>		<b>13,570</b>	<b>1,62,840</b>
<b>Net Profit (C-D):</b>		<b>10,430</b>	<b>1,25,160</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present items:</b>			
Fan (2)	2,000		
Freeze 02	16,000		
Shop Advance	30,000		
Present Goods Items (*)	227,000		275,000
<b>Proposed Items (**):</b>		150,000	150,000
<b>Total Capital</b>	<b>275,000</b>	<b>150,000</b>	<b>425,000</b>

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

Product name	Amount
Cosmetics Items	35,000
All kinds of Drinks	15,000
Children`s Item (food etc. )	35,000
Milk (Liquid & Powder )	15000
Various Kinds Of Juice	20,000
Ice-cream, Master card	30,000
Khata, Pen, Pencil etc.	12,000
Biscuit, Canacur, Cake	25,000
Baby Toy`s	8,000
Muri, Noodles	6,000
Chips	10,000
Oil (All kinds )	10,000
Egg, Banana, Bread	6,000
<b>Total Present Stock</b>	<b>227,000</b>

## Proposed Item

Product Name	Amount
Freeze 01	35,000
Cosmetics	25,000
Juice Items	25,000
Ice-cream	20,000
Children`s Item	20,000
Baby Toy`s /Sports Item	5000
Mineral water	5000
Khata, Pen, etc.	10,000
City Gold	5,000
<b>Total Present Stock</b>	<b>150,000</b>

# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4500	135000	1620000	4700	1,41,000	16,92,000	5,000	1,50,000	18,00,000
<b>Less: Cost of Sale (B)</b>	3600	108000	12,96,000	3760	1,12,800	13,53,000	4000	1,20,000	14,40,000
<b>Profit 10% (A-B)=(C)</b>	<b>900</b>	<b>27,000</b>	<b>3,24,000</b>	<b>940</b>	<b>28,200</b>	<b>3,38,400</b>	<b>1000</b>	<b>30,000</b>	<b>3,60,000</b>
<b>Less operating cost :</b>									
Electricity bill		2400	28,800		2500	30,000		2700	32400
Mobile Bill		500	6000		500	6000		500	6000
Night Guard		30	360		30	360		30	360
Salary- self		10000	120000		10000	120000		10000	120000
Shop Rent		625	7500		625	7500		625	7500
Others		500	6000		600	7200		600	7200
Depreciation Expenses		225	2700		225	2700		225	2700
<b>Total Operating Cost (F)</b>		<b>14280</b>	<b>171360</b>		<b>14480</b>	<b>173760</b>		<b>14680</b>	<b>176160</b>
<b>Net Profit =(E-F)</b>		<b>12720</b>	<b>152640</b>		<b>13720</b>	<b>164640</b>		<b>15320</b>	<b>183840</b>
<b>GT payback</b>		<b>60,000</b>		<b>60,000</b>			<b>60,000</b>		
<b>Retained Income:</b>		<b>72,640</b>		<b>84,640</b>			<b>1,03,840</b>		

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit (Ownership Tr. Fee added back)	152640	164640	183840
1.3	Depreciation (Non cash item)	2700	2700	2700
1.4	Opening Balance of Cash Surplus		75,340	1,62,680
	<b>Total Cash Inflow</b>	<b>3,55,340</b>	<b>2,42,680</b>	<b>3,49,220</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	2,00,000		
2.2	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
2.3	Payment of GB loan			
	<b>Total Cash Outflow</b>	<b>2,80,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>75,340</b>		<b>2,69,220</b>



## **S**TRENGTH

- Skill and 5 Years experience
- Quality service and Product
- Well Decorated
- Primary & High School is front of his Shop.
- Seven days open weekly
- 16 hours shop open

## **W**EAKNESS

- Lack of investment

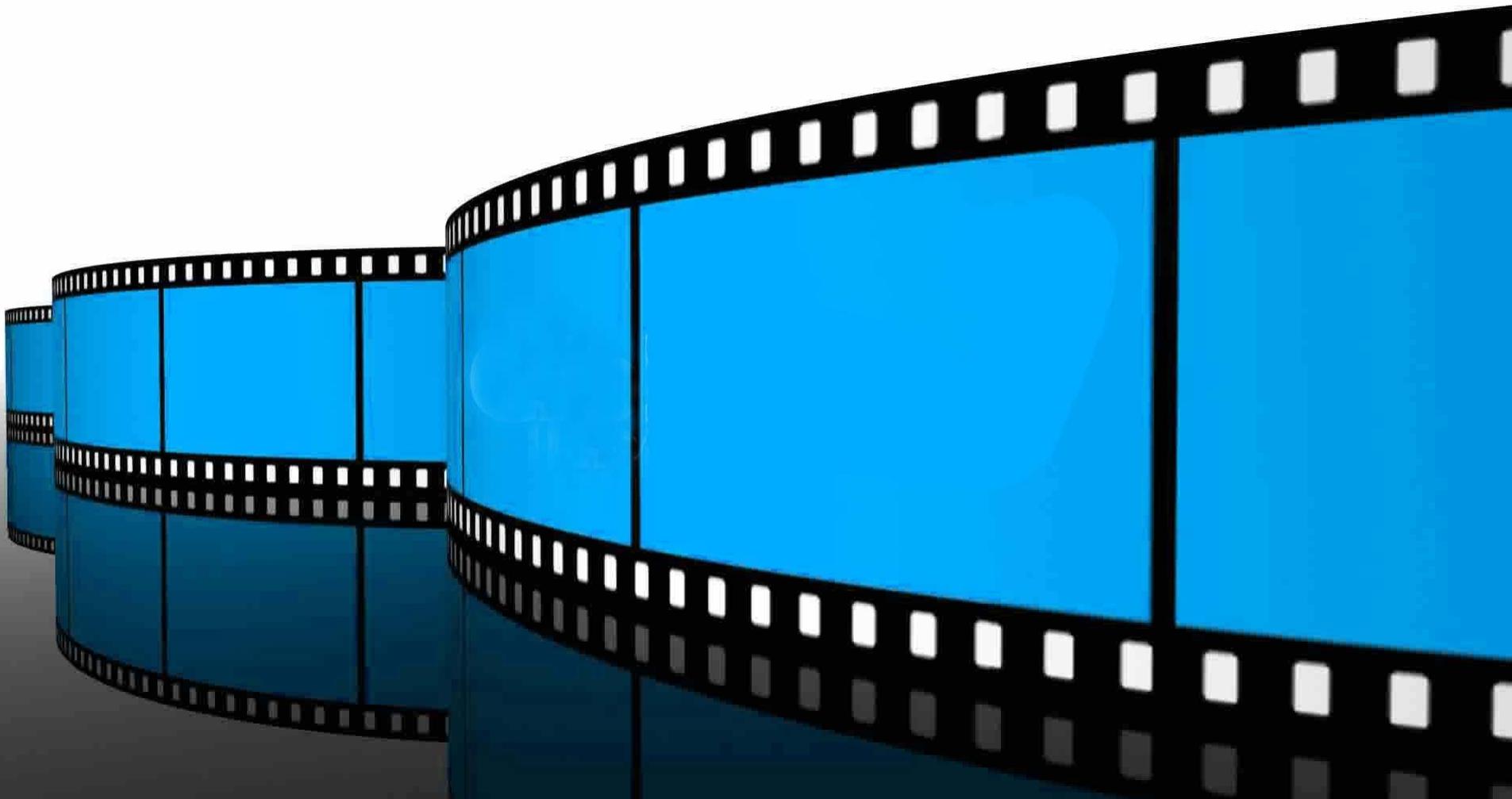
## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

## **T**HREATS

- Other competitor is present.
- Fire
- Political Unrest
- Theft

# Photographs



# Photographs



# Photographs



# Photographs



# Photographs



# Photographs

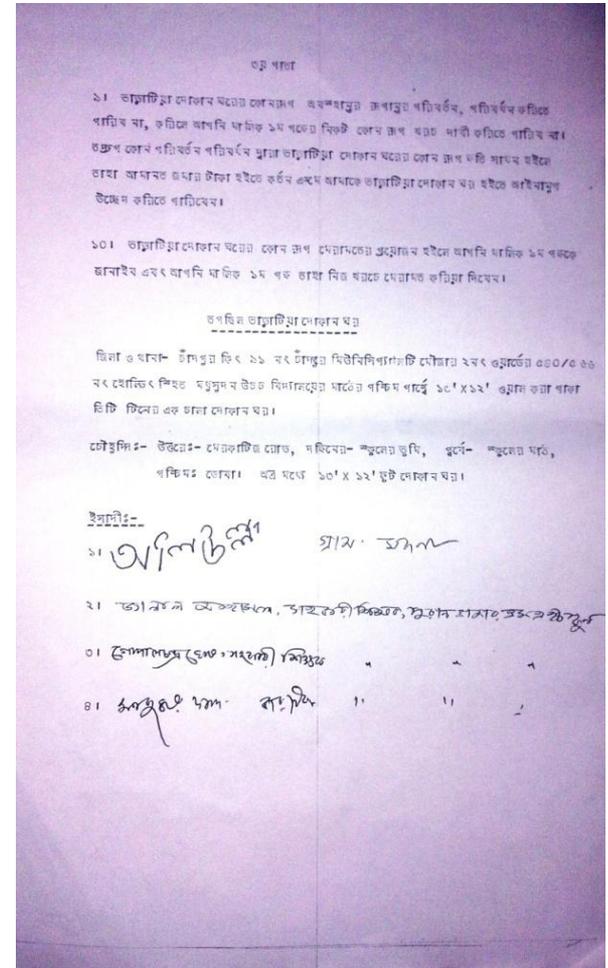
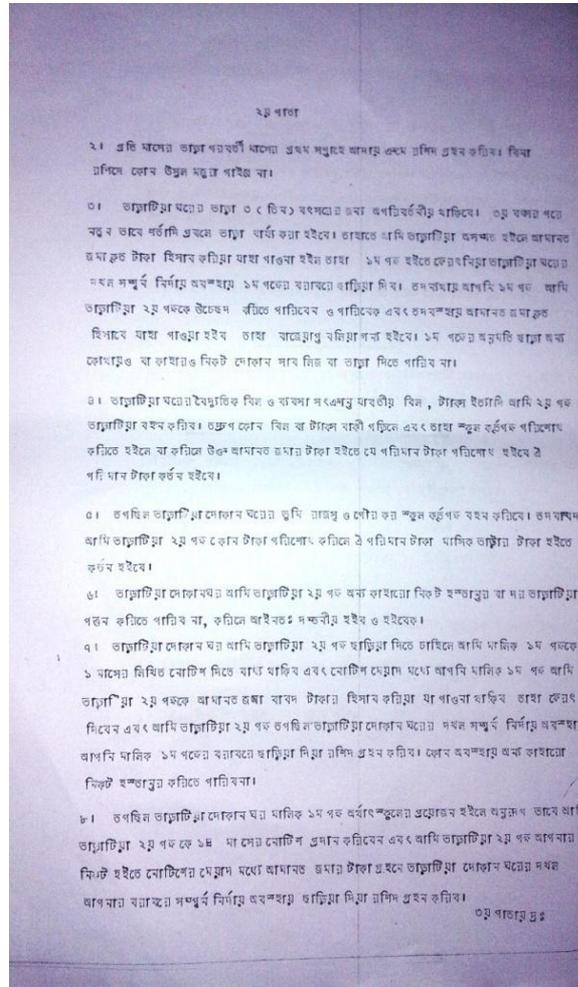
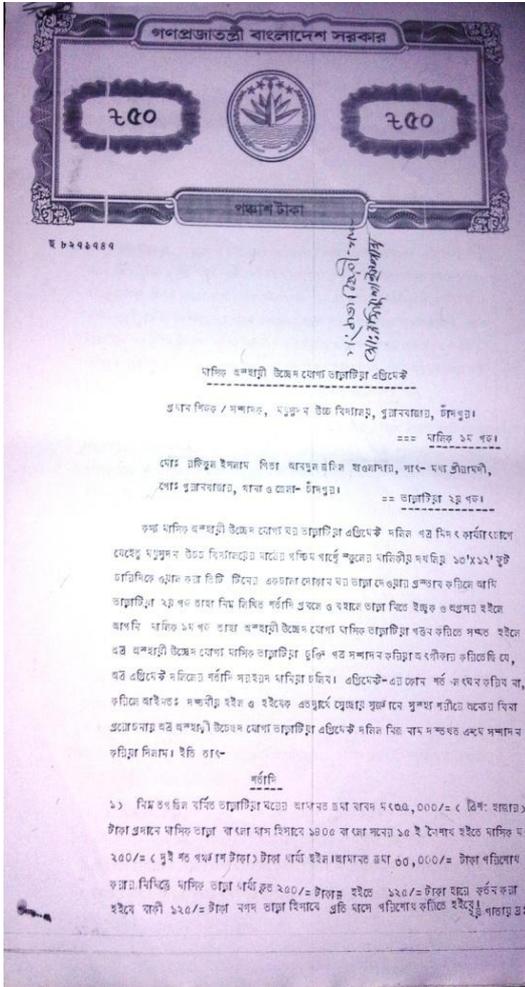


# Photographs





# Photographs





*Presented at*  
**...<sup>th</sup> Internal Design Lab**  
**on Febuary ....., 2016 at GT**

