

Proposed NU Business Name: **SUMON STORE**



Project identification and prepared by: Md. Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAZZAD HOSSAIN
Age	:	12-05-1987(29 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brothers
Address	:	Vill: South Nagorpur, P.O: Nagorpur, P.S: Nagorpur, 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	:	JOHURA BEGUM
(iii) Father's name	:	ABDUL RAHMAN
(iv) GB member's info	:	Branch: Nagorpur, Centre # 6(Female), Member ID: 7034/1, Group No: 04 Member since: 10-4-2008 (8Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT 37240
(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	:	6 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.	:	01770363320
Mother's Contact No.	:	01763834757
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GITA BANIK joined Grameen Bank since 6 years ago. At first she took ----- taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMON STORE
Location	:	-
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 170,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9ft x 6ft= 54 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; grocery item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Nagorpur.▪The shop is own. Cigarette▪Agreed grace period is 3 months.

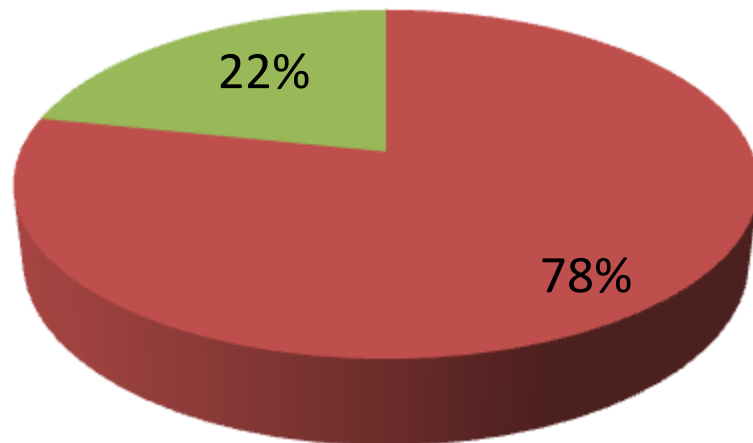
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
grocery item	1900	57000	684000
Total sales (A)	1900	57000	684000
Less Variable Exp.			
grocery item	1520	45600	547200
Total Variable exp. (B)	1520	45600	547200
Contribution Margin CM [C= (A-B)]	380	11400	136800
less fixed exp.			
Electricity bill		450	5400
Transportation		550	6600
Salary (self)		5000	60000
Entertainment		200	2400
Guard		50	600
Mobile		300	3600
total fixed cost (D)		6550	78600
Net profit (E) [C-D]		4850	58200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cigarette	104	50	5,200	100	50	5,000	10,200
juice , suger	150	20	3,000	2	3500	7,000	10,000
soap , flour	180	70	12,600	2	1200	2,400	15,000
Tissue paper	60	50	3,000	40	50	2,000	5,000
oil , pulses	30	150	4,500	1	4500	4,500	9,000
paste	110	40	4,400	100	40	4,000	8,400
brush	160	80	12,800	100	80	8,000	20,800
candle ,	150	30	4,500			0	4,500
others			120,000	171	100	17,100	120,000
Total	944		170,000	516		50,000	220,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- Total 230,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
grocery item	2500	75000	900000	945000
Total Sales (A)	2500	75000	900000	945000
less variable Expenses				
grocery item	2000	60000	720000	756000
Total variable Expenses (B)	2000	60000	720000	756000
Contribution Margin (CM)= (A-B)	500	15000	180000	189000
Less Fixed Expenses				
Electricity bill		450	5400	5400
Transportation		780	9360	9360
Salary (self)		5000	60000	60000
Entertainment		220	2640	2640
Guard		50	600	600
Mobile		400	4800	4800
Total Fixed Cost		6900	82800	82800
Net Profit (E) (C-D)		8100	97200	106200
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	97,200	106,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		67,200
	Total Cash Inflow	147200	173400
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	67,200	143400

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 06 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

