

Proposed NU Business Name: **MS SUKUMAR ENTERPRISE**



Project identification and prepared by: Md. Forhad Hosen,
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUKUMAR CHANDRA SUTRADHAR
Age	:	01-01-1996 (21 Years)
Education, till to date	:	CLASS 8
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1Brother & 1 Sister
Address	:	Vill: Neta Mosora , P.O: Ramkrishnabari, P.S: Dhanbari, 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	:	JOTSNA RANI
(iii) Father's name	:	SOTENDRA CHANDRA SUTRADHAR
(iv) GB member's info	:	Branch: Neta Mosora ; Centre # 11(Female), Member ID: 5212, Group No: 10 Member since: 1-3-1997 (20 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT 25000
(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	:	5 years experience in running business. He has No months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-087967
Mother's Contact No.	:	01713-512870
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOTSNA RANI joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS SUKUMAR ENTERPRISE
Location	:	Notun Bazar , Dhanbari
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 630,000/-(from existing business) 90% Required Investment BDT 70,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 30 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Tin, Tube well, Pipe ect items .▪Average 15 % gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Dhaka.▪The shop is Own .▪Agreed grace period is 3 months.

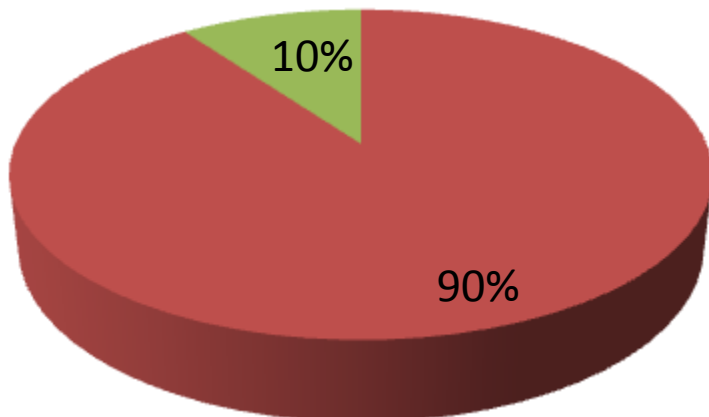
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tin, Tube well, Pipe ect	3500	105000	1260000
Total sales (A)	3500	105000	1260000
Less Variable Exp.			
Tin, Tube well, Pipe ect	2975	89250	1071000
Total Variable exp. (B)	2975	89250	1071000
Contribution Margin CM [C= (A-B)]	525	15750	189000
less fixed exp.			
Electricity bill		300	3600
Transportation		400	4800
Salary (self)		5000	60000
Entertainment		200	2400
Guard		150	1800
Genaretor		150	1800
Mobile		200	2400
total fixed cost (D)		6400	76800
Net profit (E) [C-D]		9350	112200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tin	300	2000	600,000	35	2,000	70,000	670,000
Tube well	4	2000	8,000			0	8,000
Pipe	2	2500	5,000			0	5,000
Other	85	200	17,000			0	17,000
Total	391		630,000	35		70,000	700,000

Source of Finance



- Entrepreneur's Contribution 630,000
- Investor's Investment 70,000
- Total 700,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Tin, Tube well, Pipe ect	4860	145800	1749600	1837080
Total Sales (A)	4860	145800	1749600	1837080
less variable Expenses				
Tin, Tube well, Pipe ect	4131	123930	1487160	1561518
Total variable Expenses (B)	4131	123930	1487160	1561518
Contribution Margin (CM)= (A-B)	729	21870	262440	275562
Less Fixed Expenses				
Electricity bill		300	3600	3600
Transportation		460	5520	5520
Salary (self)		5000	60000	60000
Entertainment		280	3360	3360
Guard		150	1800	1800
Mobile		300	3600	3600
Total Fixed Cost		6490	77880	77880
Net Profit (E) (C-D)		15380	184560	197682
Investment Payback			42000	42000

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	70,000	
1.2	Net Profit	184,560	197,682
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		142,560
	Total Cash Inflow	254560	340242
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	142,560	298242

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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

