

Proposed NU Business Name: **SHUMON STORE**



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

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAIDUR RAHAMAN SHUMON
Age	:	01-01-1994 (23 Years)
Education, till to date	:	Class- Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Katuri, 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	:	PARUL BEGUM <input type="checkbox"/>
(iii) Father's name	:	MD. ABDUL KHALEK MIA
(iv) GB member's info	:	Branch: Nagorpur, Centre # 08(Female), Member ID: 5841, Group No: 07 Member since: 09-09-2013 (4Years) First loan: BDT 5,000 Existing Loan: 56,871/-Outstanding Loan : 24,113/-
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	11 years experience in running business. 11 years experience in his own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-295156
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL BEGUM joined Grameen Bank since 4 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultrue.

Proposed Nobin Udyokta Business Info

Business Name	:	SHUMON STORE
Location	:	Chowrasta mosjid market, katuri, Nagorpur.
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,20,000/-(from existing business) 76% Required Investment BDT 70,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 24 ft= 140 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from nagorpur Tangail▪ 15% gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

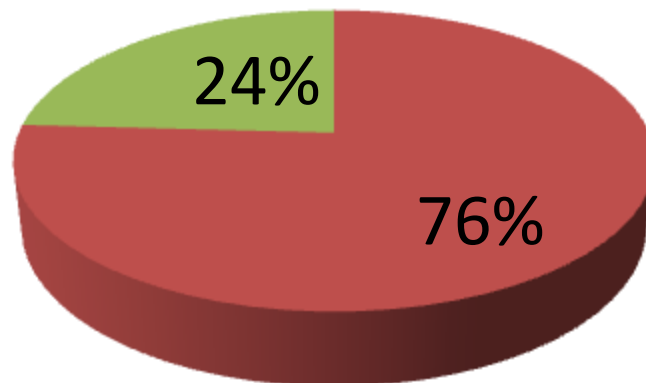
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Soap,shampo,Oil,7-up, Rice, E.T.C	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			
Soap,shampo,Oil,7-up, Rice, E.T.C	2975	89250	1071000
Total Variable Expense	2975	89250	1071000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		400	4800
Transportaion		3000	36000
Salary (Self)		5000	60000
Entertainment		700	8400
Mobil Bill		300	3600
Total Fixed Cost (D)		10400	124800
Net Profit (E)= [C-D]		5350	64200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	8	2000	16000	15	2000	30000	46000
Dal	5	3000	15000	5	3000	15000	30000
Sugar	3	3000	9000	2	3000	6000	15000
flour	1	1000	1000			0	1000
Oil	4	15000	60000			0	60000
Soap	120	20	2400			0	0
7-up	20	600	12000	15	600	9000	
Security			96000			0	96000
Other			8600			10000	18600
Total	161		220000	37		70,000	290,000

Source of Finance



- Entrepreneur's Contribution
220,000
- Investor's Investment 70,000
- Total 290,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soap,shampo,Oil,7-up, Rice, E.T.C	3900	117000	1404000	1474200	1547910
Total Sales(A)	3900	117000	1404000	1474200	1547910
Less Variable Expense (B)					
Soap,shampo,Oil,7-up, Rice, E.T.C	3315	99450	1193400	1253070	1315724
Total Variable Expense	3315	99450	1193400	1253070	1315724
Contributon Margin (CM) [C=(A-B)]	585	17550	210600	221130	232187
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		400	4800	5100	5400
Transportaion		3000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Entertainment		700	8400	8400	8400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		10400	124800	127000	129290
Net Profit (E)= [C-D]		7150	85800	90090	94595
Investment Pay Back			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	85,800	90090	94594.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		57800	119890
	Total Cash Inflow	155,800	147,890	214,485
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	57,800	119,890	186,485

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures













FAMILY PICTURE

