

## Proposed NU Business Name: SUMON PAN CASH



Project identification and prepared by:

Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD: SIFUL ISLAM (SUMON)</b>
Age	:	01-01-1997(20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill:Kolhukura,P.O:Ramkishnobari,P.S:Donbary, 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	:	<b>MOST : SUNAVANU</b>
(iii) Father's name	:	<b>MD : JAMAL UDDIN</b>
(iv) GB member's info	:	Branch: Nolhara Modhupur ,Centre # 05 (Female), Member ID: 1069, Group No: 01 Member since: 30/010./2005 raning(11 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 27,954 Outstanding loan: 20,642Taka
(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..	:	

## ***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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01910-883282
Family's Contact No.	:	01916-394662
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SUNAVANU** Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilize the money In agriculture .

## Proposed Nobin Udyokta Business Info

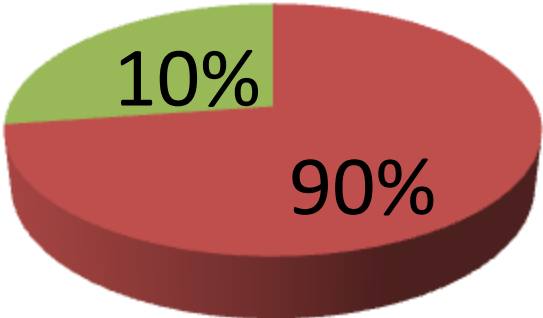
Business Name	:	<b>SUMON PAN CASH</b>
Location	:	Notun Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT670 ,000
Financing	:	Self BDT 600 ,000(from existing business) 90% Investors Investment BDT 70,000(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pan</li><li>▪Average 60% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is own</li><li>▪Collects goods from Donbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pan		50,000	600,000
		0	0
<b>Total Sales (A)</b>		50,000	600,000
<b>Less. Variable Expense</b>			
Pan		20,000	240,000
		0	0
<b>Total variable Expense (B)</b>		20,000	24,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		30,000	360,000
<b>Less. Fixed Expense</b>			
Rent		10,000	120,000
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		0	0
Transportation		1,000	12,000
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>16,200</b>	<b>194,400</b>
<b>Net Profit (E) [C-D]</b>		<b>13,800</b>	<b>165,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan gash	30,000	20	600,000				600,000
Pan gash porichorja						70,000	70,000
<b>Total</b>			<b>600,000</b>			<b>70,000</b>	<b>670,000</b>



**Entrepreneur**  
 Investment: 600,000  
**Investor** Investment: 70,000  
**Total Investment: 670,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3th year
<b>Revenue (sales)</b>					
Pan		60,000	720,000	756,000	793,800
<b>Total Sales (A)</b>		60,000	720,000	756,000	793,800
<b>Less. Variable Expense</b>					
Pan		240,00	288,000	302,400	317,520
<b>Total variable Expense(B)</b>		24,000	288,000	302,400	317,520
<b>Contribution Margin (CM) [C=(A-B)]</b>		36,000	432,000	453,600	476,280
<b>Less. Fixed Expense</b>					
Rent		10,000	120,000	125,000	130,000
Electricity Bill		0	0	0	0
Mobile Bill		200	2,400	2,400	2,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	15,000
Entertainment		0	0	0	0
Salary(staff)		0	0	0	0
Gurd		0	0	0	0
<b>Total Fixed Cost</b>		<b>16,200</b>	<b>194,400</b>	<b>200,400</b>	<b>207,500</b>
<b>Net Profit (E) [C-D]</b>		<b>19,800</b>	<b>237,600</b>	<b>253,200</b>	<b>268,780</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	237,600	253,200	268,780
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		209,600	434,800
	<b>Total Cash Inflow</b>	<b>307,600</b>	<b>462,800</b>	<b>703,580</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>209,600</b>	<b>434,800</b>	<b>675,580</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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

