

## Proposed NU Business Name : Shusmita Store



Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>Shujon Shaha</b>
Age	:	12-06-1984(33 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	1 daughters
No. of siblings:	:	2 Brothers, 1 Sister.
Address	:	Vill: Babnapara P.ONagarapur: , P.S: nagourpur , 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>Lokkhi Rani Shaha</b>
(iii) Father's name	:	Let Poresh chandro Shaha
(iv) GB member's info	:	BranchNAGOURPUR Centre # 40(Female), Member ID : 3352/1 , Group No:05 Member since:01/01/1995 First loan: BDT 2000 /- Outstanding loan: 0
Further Information:		
(v) Who pays GB loan installment	:	faher
(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	:	20 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761866300
Family's Contact No.	:	01907521186
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

### **Lokkhi Rani Shaha**

joined Grameen 22 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Shusmita Store</b>
Location	:	Union porishod choudhuri bari road nagourpur, Tangail
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 255,000/- (from existing business 78% Required Investment BDT 60,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80square ft
Security of the shop	:	100000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;print fevrices, tory fevrices,pety cot, shart pices , pant pices, cold drinks,powder,chocolate,Biscute,three pice etc.</li><li>▪The business is operating by entrepreneur. Existing 1employee.</li><li>▪The shop is Rent.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
print fevrices, tory fevrices,pety cot, shart pices , pant pices, cold drinks,powder,chocolate,Biscute,three pice etc	2700	81500	978000
<b>Total Sales (A)</b>	<b>2700</b>	<b>81500</b>	<b>978000</b>
<b>Less. Variable Expense</b>			
print fevrices, tory fevrices,pety cot, shart pices , pant pices, cold drinks,powder,chocolate,Biscute,three pice	0	65200	782400
<b>Total variable Expense (B)</b>	<b>0</b>	<b>65200</b>	<b>782400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>16300</b>	<b>195600</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electricity Bill		500	6000
Transportation		500	6000
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		0	0
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7500</b>	<b>90000</b>
<b>Net Profit (E) [C-D]</b>		<b>8500</b>	<b>105600</b>

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>				
print fevrices, tory fevrices,pety cot, shart pices , pant pices, cold drinks,powder,chocolate,Biscute,three pice	81500	978000	1026900	1078245
<b>Total Sales (A)</b>	<b>81500</b>	978000	1026900	1078245
<b>Less. Variable Expense</b>				
print fevrices, tory fevrices,pety cot, shart pices , pant pices, cold drinks,powder,chocolate,Biscute,three pice	65200	782400	821520	862596
<b>Total variable Expense (B)</b>	<b>65200</b>	782400	821520	862596
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>16300</b>	195600	205388	215649
<b>Less. Fixed Expense</b>				
Rent	1000	12000	12000	12000
Electricity Bill	500	6000	6000	6000
Transportation	500	6000	6500	7000
Mobile Bill	300	3600	3800	4000
Entertainment	200	2400	2400	2400
Salary (sttaf)	0	0	0	0
Salary (self)	5000	60,000	60,000	60,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	105600	114688	124249
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		81600	172288
	<b>Total Cash Inflow</b>	<b>165600</b>	<b>196288</b>	<b>296537</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>81600</b>	<b>172288</b>	<b>272537</b>



# ***SWOT ANALYSIS***

## **S**TRENGTH

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

# সুজন টেলার্স

প্রোঃ- সুজন সাহা

মোবাঃ ০১৭৬১-৮৬৬৩০০







সুজিতা টেলার্স  
প্রোঃ সুজন সাহা  
মোবঃ ০১৭৬১-৮৬৬৩০





শোনা নিউজ





























# FAMILY PICTURE

