

Proposed NU Business Name: **M/S: SUMI BOSTRO BITAN**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOSAROF HOSSAIN
Age	:	04/08/1993 (24 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	01 Brother 04 Sisters
Address	:	Vill: Shibpur P.O: Soudagor bazar, P.S: Feni Sadar, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIBI FATEMA
(iii) Father's name	:	NURER NABI
(iv) GB member's info	:	Branch: Ghopal, Centre # 26/(Female), Member ID:2362, Group No: 06 Member since: 05-03-2010-2017 (7 YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 20,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	7 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01834-856274
Mother's Contact No.	:	01875-719826
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI FATEMA joined Grameen Bank since 7 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

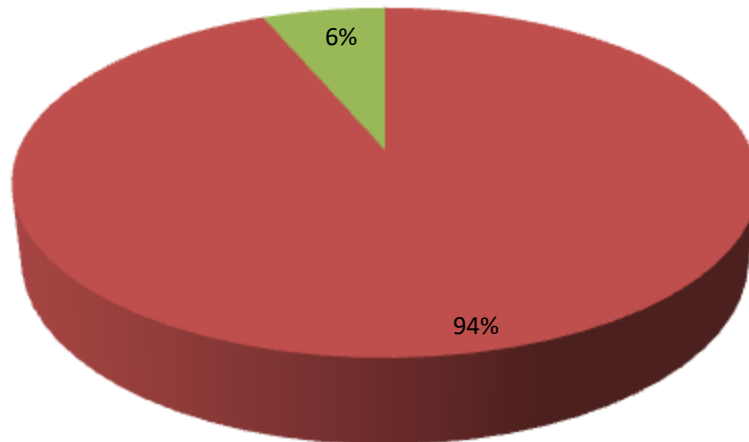
Business Name	:	M/S: SUMI BOSTRO BITAN
Location	:	Koroia Bazar, Feni Sadar, Feni.
Total Investment In BDT	:	Bdt 7,84,000/-
Financing	:	Self BDT 7,34,000/- (From Existing Business) 94% Required Investment Bdt,50,000(as Equity) 6%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Sharee,than kapor,lungi,pant,gamsa etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 1 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Sharee,than kapor,lungi,pant,gamsa etc	2800	84000	1008000
	0	0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Sharee,than kapor,lungi,pant,gamsa etc	2240	67200	806400
Total Variable Expense	2240	67200	806400
Contributon Margin (CM) [C=(A-B)]	560	16800	201600
Less Fixed Expense			
Rent		2000	24000
Electric Bill		700	8400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 1		4000	48000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Total Fixed Cost (D)		12500	150000
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
sharee	500	600	300,000	50	600	30,000	330,000
than kapor	3,000	50	150,000	400	50	20,000	170,000
lungi	200	300	60,000			0	60,000
pant	400	400	160,000			0	160,000
shirt	40	500	20,000			0	20,000
gamsa	100	40	4,000			0	4,000
security	0	0	40,000			0	40,000
			0			0	0
Total	4240	1890	734,000	450	650	50,000	784,000



- Entrepreneur's Contribution
734,000
- Investor's Investment 50,000
- Total 784,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sharee,than kapor,lungi,pant,gamsa etc	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Sharee,than kapor,lungi,pant,gamsa etc	2640	79200	950400	997920	1047816
Total Variable Expense	2640	79200	950400	997920	1047816
Contributon Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		700	8400	8700	9000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12500	150000	150580	151169
Net Profit (E)= [C-D]		7300	87600	91980	96579
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85600	175580
	Total Cash Inflow	137,600	177,580	272,159
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)	20000	20000	20000
	Total Cash Outflow	52,000	20,000	20,000
3	Net Cash Surplus	85,600	190,580	285,159

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop,,Koroia Bazar, Feni Sadar,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







