

Proposed NU Business Name: **Sumon Store**



Project identification and prepared by: Md. Musha Mia,
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Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md: Ajmol Ali Fokir Sumon
Age	:	01-01-1985 (32Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Dauther
No. of siblings:	:	04 Brothers 01 Sisters
Address	:	Vill:Musholmanpara ,P.O Khulna: ,P.S:Khulna Dist: Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rowsonara Begum
(iii) Father's name	:	Md: Ali Asgar Fokir
(iv) GB member's info	:	Branch: Jolma Botiaghata, Centre # 72 (Female), Member ID: 7003 , Group No: 02 Member since: 07-10-2008 (09 Years) First loan: BDT = 10000 /- Last loan BDT= 150,000/-
Further Information:	:	Outstanding loan:= 65,460/-
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 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.	:	01985-519781
Family's Contact No.	:	01912-541730
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Sadar Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rowsonara Begum joined Grameen Bank since 09 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Sumon Store
Location	:	Musholmanpara Khulna
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/- (from existing business) 44% Required Investment BDT 50,000/- (as equity) 56 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 12 ft=168 square ft
Security of the shop	:	Own Shop
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Rice Ata Oil etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Owner .▪Collects goods from .Khulna▪Agreed grace period is 3 months.

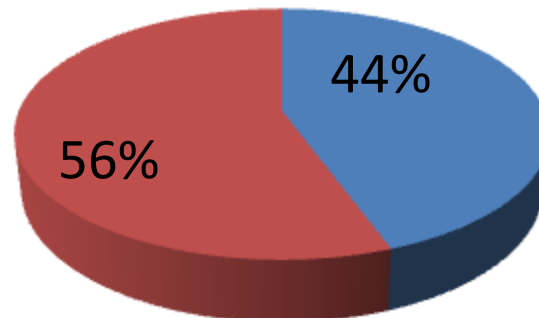
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Grocery item	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		400	4,800
Transportation		100	1,200
Mobile Bill		500	6,000
Entertainment		400	4,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Biscuite	250	20	5000	Biscuite	300	20	6,000	11,000
Soap	100	30	3000	Soap	150	30	4,500	7,500
Detergent Powder	50	35	1750	Detergent Powder	60	35	2,100	3,850
Softdrinks	200	30	6000	Softdrinks	250	30	7,500	13,500
Patato	100	10	1000	Patato	150	10	1,500	2,500
Clossup	20	70	1400	Clossup	30	70	2,100	3,500
Oil	5	100	500	Oil	10	100	1,000	1,500
Cosmatics	50	105	5250	Cosmatics	100	105	10,500	15,750
Suger	20	60	1200	Suger	20	60	1,200	2,400
Others			14900	Others			13,600	28,500
Total			40,000				50,000	90,000

Source of Finance

■ Entrepreneur's contibution 40000
 ■ Investor's Investment 50000
 ■ Total 90000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery item	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
Grocery item	2,240	67,200	806,400	846,720	889,056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Electricity Bill		400	4,800	5,040	5,292
Transportation		200	2,400	2,520	2,646
Mobile Bill		500	6,000	6,300	6,615
Entertainment		400	4,800	5,040	5,292
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,500	78,000	78,900	132,780
Net Profit (E) [C-D]		10,300	123,600	132,780	89,484
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	123,600	132,780	89,484
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,600	216,380
	Total Cash Inflow	173,600	236,380	305,864
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	103,600	216,380	285,864

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business : 03 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









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FAMILY PICTURE

