

## Proposed NU Business Name: **SUMON STORE**



Project identification and prepared by: MD Anisar Rahman  
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



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

Name	:	<b>ABU AHMED SUMON</b>
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Jagathpur , P.O: Dagonbhuiyan , P.S: Dagonbhuiyan , 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	:	<b>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>LATE ERSHAD ULLAH</b>
(iv) GB member's info	:	Branch : Dagonbhuiyan, Centre : 03 (Female), Member ID: 1045, Group No: 01 Member since: 26-07-2006 (06 Years) First loan: BDT 6000 Existing loan: BDT Nil Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	NA
(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	:	years experience in running business. Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01827-122571
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 06 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

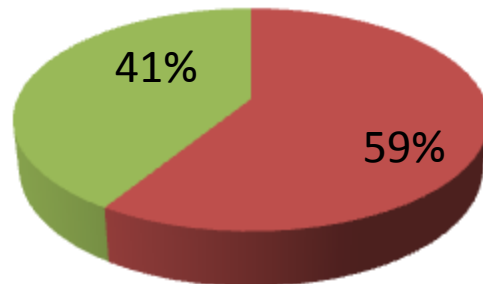
Business Name	:	<b>SUMON STORE</b>
Location	:	Nurer Tek, Faziler Ghat Road, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 1,70,000 /-
Financing	:	Self BDT 100000/- (from existing business) 59% Required Investment BDT 70000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 22ft= 144 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cold drinks, Oil, Biscuit , Sugar, Tea leaf etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dagonbhuiyan .</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cold drinks, Oil, Biscuit , Sugar, Tea leaf etc	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Cold drinks, Oil, Biscuit , Sugar, Tea leaf etc	2975	89250	1071000
Total Variable Expense	2975	89250	1071000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		1000	12000
Transportaion		300	3600
Salary (Self)		5000	60000
Intertainment		300	3600
Mobil Bill		500	6000
Total Fixed Cost (D)		8300	99600
Net Profit (E)= [C-D]		7450	89400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cold Drinks	90	50	4,500	0	0	0	4500
Soyabin Oil	100	90	9,000	30	90	2,700	11700
Mastered Oil	100	150	15,000	0	0	0	15000
Minarel Water	100	20	2,000	0	0	0	2000
Bakery biscuit	100	50	5,000	0	0	0	5000
Packet Biscuit	80	40	3,200	0	0	0	3200
Atta	4	1500	6,000	5	1500	7,500	13500
Salt	100	90	9,000	30	35	1,050	10050
Sugar	5	3000	15,000	4	3000	12,000	27000
Tea leaf	10	2000	20,000	10	2000	20,000	40000
Securty	1	10000	10,000	0	0	0	10000
Others	1	1300	1,300			12,750	14050
Rice				7	2000	14,000	14000
<b>Total</b>	<b>691</b>	<b>18290</b>	<b>100000</b>	<b>86</b>	<b>8625</b>	<b>70000</b>	<b>170000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 70,000
- Total 170,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cold drinks, Oil, Biscuit , Sugar, Tea leaf etc	6200	186000	2232000	2343600	2460780
<b>Total Sales(A)</b>	<b>6200</b>	<b>186000</b>	<b>2232000</b>	<b>2343600</b>	<b>2460780</b>
<b>Less Variable Expense (B)</b>					
Cold drinks, Oil, Biscuit , Sugar, Tea leaf etc	<b>5270</b>	<b>158100</b>	<b>1897200</b>	1992060	<b>2091663</b>
<b>Total Variable Expense</b>	<b>5270</b>	<b>158100</b>	<b>1897200</b>	<b>1992060</b>	<b>2091663</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>930</b>	<b>27900</b>	<b>334800</b>	<b>351540</b>	<b>369117</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		1000	12000	12300	12600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>99600</b>	<b>100180</b>	<b>100769</b>
<b>Net Profit (E)= [C-D]</b>		<b>19600</b>	<b>235200</b>	<b>246960</b>	<b>259308</b>
<b>Investment Pay Back</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	235,200	246960	259308
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		207200	426160
	<b>Total Cash Inflow</b>	<b>305,200</b>	<b>454,160</b>	<b>685,468</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)	28000	28000	28000
	<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>207,200</b>	<b>426,160</b>	<b>657,468</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
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

























সুমন ফৌর। নুবে ডেক, মালম্বাভা।





# FAMILY PICTURE

