

Proposed NU Business Name: **SUNDROP CENTRE**



Project identification and prepared by: Mdonoranjon Chandra Bormon, Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RIPON AHMED
Age	:	03-01-1988 (268Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brothers 02 Sister
Address	:	Vill: Ghechua , P.O: Nalua, P.S: Sakhipur, 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	:	MST FIROZA BEGUM
(iii) Father's name	:	MD NAYAN MIA
(iv) GB member's info	:	Branch:Ghechua, Sakhipur, Tangail Centre # 03 (Female), Member ID: 1444, Group No: 01 Member since: 10-10-2007 to 2017(10 Years) First loan: BDT 20,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT Nil/-
Further Information:		
(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 and Training Info	:	04 years experience in running business. He has no training on business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-198232
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST FIROZA BEGUM joined Grameen Bank since 10 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUNDROP CENTRE
Location	:	Nalua, Sakhiur, Tangail.
Total Investment in BDT	:	BDT 5,80,000/-
Financing	:	Self BDT 5,00,000 (from existing business) % Required Investment BDT 80,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	30 ft x 10 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing mobile, charger, battery, catching, Bkash, Flexiload, etc.▪The shop is rented.▪The shop is operating by entrepreneur & employee.▪Existing 01 employee.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

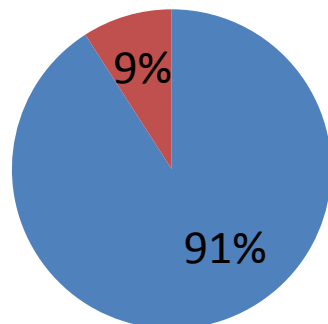
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile Accessories	1000	30000	360000
Bkash, Flexiload,	10000	300000	3600000
Total Sales (A)	11000	330000	3960000
Less Variable Expense			
Mobile Accessories	750	22500	270000
Bkash, Flexiload,	8500	255000	3060000
Total variable Expense (B)	9,250	277500	3330000
Contribution Margin (CM) [C=(A-B)]	1,750	52500	630000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		200	2400
Transportation		0	0
Salary (self)		5000	60000
Salary(Staff)		4000	48000
Entertainment		500	6000
Guard		0	0
Generator		150	1800
Bank charge		0	0
Mobile bill		500	6000
Total fixed cost (D)		14,350	172200
Net Profit (E)= [C-D]		38,150	457800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile	50	2500	100,000			50,000	150,000
Mobile acceries			80,000			20,000	100,000
Bkash			200,000			0	200,000
Dutch bangla mobile banking	30	120	50,000			0	50,000
Flexiload	200	35	20,000			10,000	30,000
			0			0	0
			0			0	0
			0			0	0
Security	0	0	4,000			0	4,000
Others	0	0	46,000			0	46,000
	0	0	500,000	0		80,000	580,000

Source of Finance



- Entrepreneur`s Contribution
BDT 500000
- Investor`s Investment BDT
80,000
- Total BDT 580,000

Financial Business (BDT)

Paticular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue(Sales)					
Mobile Accessories	1200	36000	432000	432000	432000
Bkash, Flexiload,	12,000	360000	4320000	4320000	4320000
Total Sales (A)	13,200	396000	4752000	4752000	4752000
Less Variable Expense					
Mobile Accessories	900	27000	324000	324000	324000
Ring, pillar, slap, cover, brick,cement etc	11,100				
Bkash, Flexiload,	10200				
Total variable Expense (B)	11,100	333000	3996000	3996000	3996000
Contribution Margin (CM) [C=(A-B)]	2,100	63000	756000	756000	756000
Less Variable Expense					
Rent		4,000	48000	48000	48000
Electricity bill		200	2400	2400	2400
Transportation		0	0	0	0
Salary (self)		5,000	60000	60000	60000
Salary(Staff)		4,000	48000	48000	48000
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator		150	1800	1800	1800
Bank charge		0	0	0	0
Mobile bill		500	6000	6000	6000
Total fixed cost (D)		14,350	172200	172200	172200
Net Profit (E)= [C-D]		48,650	58,745	58,745	58,745
Investment Payback			32000	32000	32000

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

SR#	<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	80,000		
1.2	Net Profit	58,745	61,682	64766
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		26,745	56427
	Total Cash Inflow	138,745	88,427	121193
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	110,000	32000	32000
3	Net Cash Surplus	26,745	56,427	89193

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

