

Proposed NU Business Name: **M/S SUMA TELICOM AND MUDI STORE**



Project identification and prepared by: Md. Sahabuddin
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | MD.ISPINDIAR SHORDAR |
| Age | : | 10-03-1989 (28 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Married |
| Children | : | 01 Doughter |
| No. of siblings: | : | 02 Brothers,01Sister |
| Address | : | Vill : korkhondo P.O: Maria P.S: Bagmara Dist: Rajshahi. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MOST. JAHANARA BIBI |
| (iii) Father's name | : | MD. BONIZ UDDIN SHORDAR |
| (iv) GB member's info | : | Branch: Achpara,BagmaraCentre # 51 (Female), Memb ID 10694 Group No: 06 Member since: 07-02-1999 (4Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 12,000/- Outstanding loan: BDT Paid/= |
| (v) Who pays GB loan installment | : | No |
| (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 | : | 10 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | Agriculture, Cow Palon |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01751-332697 |
| Mother's Contact No. | : | 01763-248656 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JAHANARA BIBI joined Grameen Bank since 04 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 SUMA TELICOM AND MUDI STORE |
| Location | : | Maria mor, hat Gangopara, Bagmara , Rajshahi. |
| 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 | : | 10 ft x 10 ft= 1000 square ft |
| Security of the shop | : | Nil |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like,Biscit,Soft Dringks,Doi,Mishti etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in renting place.▪Collects goods from . Agreed grace period is 3 months |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|-------------------------------------------|------------|---------------|-----------------|
| Revenue (sales) | | | |
| Modi item | 2,500 | 75,000 | 9,00,000 |
| Total Sales (A) | 2,500 | 75,000 | 9,00,000 |
| Less. Variable Expense | | | |
| Modi item | 2,125 | 63,750 | 7,65,000 |
| Total variable Expense (B) | 2,125 | 63,750 | 7,65,000 |
| Contribution Margin (CM) [C=(A-B)] | 375 | 11,250 | 1,35,000 |
| Less. Fixed Expense | | | |
| Rent | | 250 | 3,000 |
| Electricity Bill | | 400 | 4,800 |
| Mobile Bill | | 150 | 1,800 |
| Transportation | | | |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | | |
| Entertainment | | 50 | 600 |
| Genaretor Bill | | 150 | 1,800 |
| Guard Bill | | 6,000 | 72,000 |
| Total fixed Cost (D) | | 5,250 | 63,000 |
| Net Profit (E) [C-D] | | | |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|-----------|------------|---------------|-----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Soft Drinks | - | - | 5,000 | - | - | 10,000 | 15,000 |
| Biscut | - | - | 3,000 | - | - | 5,000 | 8,000 |
| Shop | - | - | 4,000 | - | - | - | 4,000 |
| Oill | 15 | 100 | 1,500 | 50 | 100 | 5,000 | 6,500 |
| Others Item | | - | 6,500 | - | - | 10,000 | 16,500 |
| Cosmetics Item | - | - | 10,000 | - | - | 20,000 | 30,000 |
| Flexiload | - | - | 10,000 | - | - | - | 10,000 |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Total | 15 | | 40,000 | 50 | | 50,000 | 90,000 |

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

| Financial Projection (BDT) | | | | | |
|-------------------------------------------|--------------|----------------|-----------------|-----------------|----------------------------|
| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd Year |
| Revenue (sales) | | | | | |
| Mudi Item | 3,500 | 1,05,000 | 12,60,000 | 13,23,000 | 13,89,150 |
| Total Sales (A) | 3,500 | 1,05,000 | 12,60,000 | 13,23,000 | 13,89,150 |
| Less. Variable Expense | | | | | |
| Mudi Item | 2,975 | 89,250 | 10,71,000 | 11,24,550 | 11,80,777 |
| Total variable Expense (B) | 2,975 | 89,250 | 10,71,000 | 11,24,550 | 11,80,777 |
| Contribution Margin (CM) [C=(A-B)] | 525 | 15,750 | 1,89,000 | 1,98,450 | 2,08,372 |
| Less. Fixed Expense | | | | | |
| Rent | | 250 | 3,000 | 3,000 | 3,000 |
| Electricity Bill | | 400 | 4,800 | 5,000 | 5,500 |
| Mobile Bill | | 300 | 3600 | 4,000 | 4,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | | | | |
| Entertainment | | 100 | 1,200 | 1,200 | 1,200 |
| Guard Bill | | 150 | 1,800 | 1,800 | 1,800 |
| Bank service Charge | | 100 | 1,200 | 1,200 | 1,200 |
| Total Fixed Cost | | 6,300 | 75,600 | 76,200 | 77,200 |
| Net Profit (E) [C-D] | | 9,450 | 1,13,400 | 1,22,250 | 1,31,172 |
| 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 | 1,13,400 | 1,22,250 | 1,31,172 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 93,400 | 1,95,650 |
| | Total Cash Inflow | 1,63,400 | 2,15,650 | 3,26,822 |
| 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 | 93,400 | 1,95,650 | 3,06,822 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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





R.G.
1999

STI
মশামের
যশ

STI
মশামের
যশ
কাজে যশের সর্বোত্তম

STI
মশামের
যশ

শ্রীমতী
শ্রীমতী

SHENK



FAMILY PICTURE

