

Proposed NU Business Name: **SUMAIYA STORE**

Project identification and prepared by: Md. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta5

Name	:	MOHAMMED SOLAIMAN
Age	:	10/02/1983 (34 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	5 Brothers 2 Sisters
Address	:	Vill: Borohor, P.O: Amraid, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA KHATUN
(iii) Husband's name	:	LEAT. MOHAMMED ALI NEYOUZ
(iv) GB member's info	:	Branch: Torgon, Centre # 62 (Female), Member ID: 4793, Group No: 03 Member since: 04/05/1989 to 2009 (20 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 43,000/-, Outstanding loan: Nill
(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 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01625-449661
Family's Contact No.	:	01795-257816
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA KHATUN joined Grameen Bank since 20 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	:	SUMIYA STORE
Location	:	Amraid Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,700 (from existing business) 58% Required Investment BDT 50,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 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: Bakery , Cold Drinks, Ice-cream, Soap,Cosmetics etc.▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Amraid, Gazipur▪Agreed grace period is 3 months.

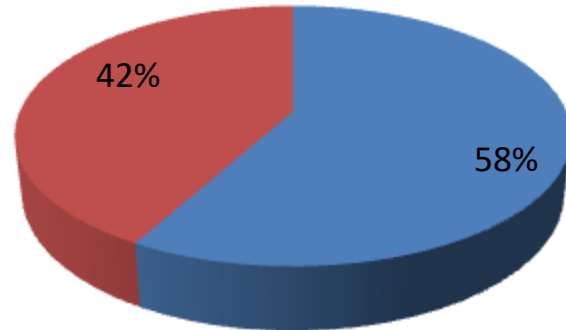
Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bakery , Cold Drinks, Ice-cream, Soap, Cosmetics etc	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Bakery , Cold Drinks, Ice-cream, Soap, Cosmetics etc	1,600	48,000	5,76,000
Total variable Expense (B)	1,600	48,000	5,76,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent		1,400	16,800
Transportation		500	6,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		6,650	79,800
Net Profit (E) [C-D]		5,350	64,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery	-	-	10,000	-	-	10,000	20,000
Cold Drinks	20 Case	450	9,000	30 Case	450	13,500	22,500
Ice-cream	-	-	5,000	-	-	8,000	13,000
Soap	100 pcs	30	3,000	-	-	-	3,000
Cosmetics	-	-	15,000	-	-	10,000	25,000
Secularity	-	-	20,000	-	-	-	20,000
Others	-	-	8,000	-	-	8,500	16,500
Total			70,000				1,20,000



Source of Finance

- Entrepreneur's Contribution- 70,000
- Investor's Investment- 50,000
- Total Investment-1,20,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bakery , Cold Drinks, Ice-cream, Soap, Cosmetics etc	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Bakery , Cold Drinks, Ice-cream, Soap, Cosmetics etc	2,400	72,000	8,64,000	9,07,200	9,52,560
Total variable Expense (B)	2,400	72,000	8,64,000	9,07,200	9,52,560
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		1,400	16,800	16,800	16,800
Transportation		700	8,400	10,000	11,000
Electricity Bill		300	3,600	3,700	4,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost (D)		7,900	94,800	96,800	98.300
Net Profit (E) [C-D]		10,100	1,21,200	1,30,000	1,39,840
Investment Payback			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	1,21,200	1,30,000	1,39,840
1.4	Opening Balance of Cash Surplus		1,01,200	2,11,200
	Total Cash Inflow	1,71,200	2,31,200	3,51,040
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	1,01,200	2,11,200	3,31,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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



স্বাস্থ্য শক্তি
সামাজিক কল্যাণ

গ্রামীণ শক্তি সামাজিক ব

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প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পে

স্বাক্ষর নাম:

সুস্মিতা শেখ

নাম:

বাসুদেবী শর্মা

প্রকল্প প্রস্তাব গ্রহণের

সংক্ষিপ্ত জীবন বৃত্তান্ত:

মোহাম্মদ মোল্লাহান

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জন্ম তারিখ: ১০/০২/১৯৮৩

যোগ্যতা:

৮ম শ্রেণী

অবস্থা:

বিবাহিত

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FAMILY PICTURE

