

## Proposed NU Business Name: **SUMAIYA VARIETIES STORE**



Project identification and prepared by: Md. Habil Uddin Shah,  
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



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

Name	:	<b>MD. ALI MOLLA</b>
Age	:	04-5-1986 (30 Years)
Education, till to date	:	Class 7
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 Brothers, 4 Sister
Address	:	Vill: Poschindi , P.O: Poschindi , P.S: Keraneegonj, Dist: Dhaka
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>BEGUMI</b>
(iii) Father's name	:	<b>SHER ALI MOLLA</b>
(iv) GB member's info	:	Branch: Teghoria , Centre # 16(Female), Member ID: 2264/2, Group No: 07 Member since: 15-0-1993(7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT Nil, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	12 years experience in running business. He has no Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798826870
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BEGUMI** joined Grameen Bank since 7 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	:	<b>SUMAIYA VARIETIES STORE</b>
Location	:	Poschimdi, Keraneegonj, Dhaka
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 65% Required Investment BDT 80,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 14 ft= 196 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Grocery item.</li><li>▪Average 11% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Jurain.</li><li>▪Agreed grace period is 3 months.</li></ul>

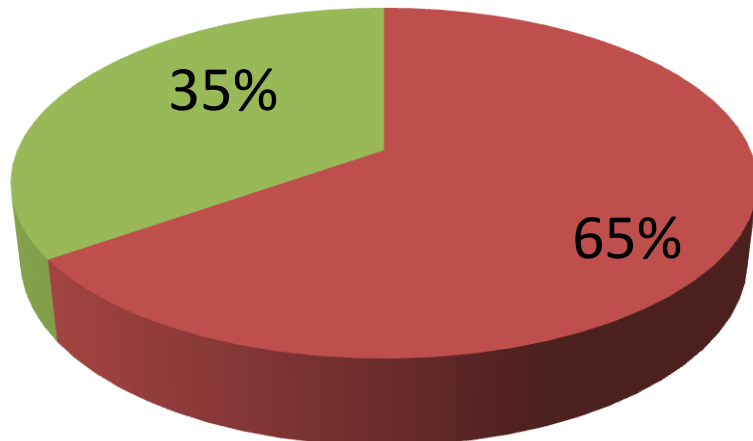
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	3000	90000	1080000
<b>Total sales (A)</b>	3000	90000	1080000
<b>Less Variable Exp.</b>			
Grocery item	2670	80100	961200
<b>Total Variable exp. (B)</b>	2670	80100	961200
<b>Contribution Margin CM [C= (A-B)]</b>	<b>330</b>	<b>9900</b>	<b>118800</b>
<b>less fixed exp.</b>			
Electricity bill		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Mobile		300	3600
<b>total fixed cost (D)</b>		5800	69600
<b>Net profit (E) [C-D]</b>		<b>4100</b>	<b>49200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	10	2500	25,000	20	2500	50,000	75,000
Salt	5	1000	5,000			0	5,000
Pulses	9	3000	27,000			0	27,000
Oil	80	600	48,000	0		0	48,000
Flours	200	40	8,000	5	1000	5,000	13,000
Milk	2	8500	17,000			0	17,000
Others	200	100	20,000			0	20,000
Drinks	0	0	0	50	500	25,000	0
<b>Total</b>	<b>506</b>		<b>150,000</b>	<b>75</b>		<b>80,000</b>	<b>230,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 80,000
- Total 230,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	4000	120000	1440000	1512000	1587600
<b>Total Sales (A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
less variable Expenses					
Grocery item	3560	106800	1281600	1345680	1412964
Total variable Expenses (B)	3560	106800	1281600	1345680	1412964
<b>Contribution Margin (CM)= (A-B)</b>	<b>440</b>	<b>13200</b>	<b>158400</b>	<b>166320</b>	<b>174636</b>
<b>Less Fixed Expenses</b>					
Electricity bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Entertainment		250	3000	3000	3000
Mobile		400	4800	4800	4800
Total Fixed Cost		5950	71400	71400	71400
<b>Net Profit (E) (C-D)</b>		<b>7250</b>	<b>87000</b>	<b>94920</b>	<b>103236</b>
Investment Payback			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	87,000	94,920	103236
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55,000	117920
	<b>Total Cash Inflow</b>	167000	149920	221156
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
	<b>Total Cash Outflow</b>	112,000	32000	
3	<b>Net Cash Surplus</b>	55,000	117920	189156

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 12 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





# মুখোইয়া ভ্যারাইটিজ স্টোর

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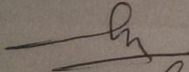


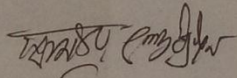
শুভ্রপন

এই-নামে শুভ্রপন করা-মাসিডিলা  
৯, ফারাজী-আলমগীর চৌধুরী-১৬/৯  
বাসিন্দা-২২৫৪/১৯৯৯-০৭ এতাব্দে মামল  
দিয়েছেন। তিনি মনুচ ২৫ মনুচ মনুচ  
কর্তৃক মাসিডিলা মনুচ মনুচ দিয়েছেন,  
তিনি এতাব্দে মনুচ মনুচ দিয়েছেন,  
০৭ মাসিডিলা মনুচ মনুচ মনুচ মনুচ দিয়েছেন,

আজ্ঞা করে দেওয়া

কাজে

  
আজ্ঞা করে দেওয়া


  
কাজে

শুভ্রপন

মাসিডিলা শুভ্রপন করা-মাসিডিলা  
আজ্ঞা করে দেওয়া (আজ্ঞা করে দেওয়া)  
মুসলিম-আজ্ঞা করে দেওয়া মনুচ মনুচ  
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আজ্ঞা করে দেওয়া  
কাজে

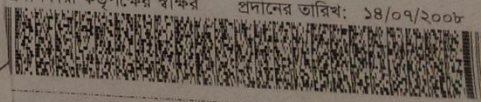
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আলী মোল্লা  
Name: Md. Ali Mollah  
পিতা: শের আলী মোল্লা  
মাতা: বেগমী  
Date of Birth: 04 May 1986  
ID NO: 2613886504378

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য  
কোনও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
না: বাসা/হোল্ডিং: ৬৫, পশ্চিমদী, ডাকঘর: পশ্চিমদী - ১৩১০, কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৪/০৭/২০০৮





# FAMILY PICTURE

