

# Sumon Store



NU Identified and PP Prepared by-  
**Farzana Akter (Singair Unit)**  
Verified By: A.S.M Shahidul Haque

Presented by  
**Md. Somon Hossain**

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

<b>Name</b>	:	<b>Md. Sumon Hossain</b>
<b>Age</b>	:	<b>05-02-1988 (27 years)</b>
<b>Marital status</b>	:	<b>Married</b>
<b>Children</b>	:	<b>N/A</b>
<b>No. of siblings:</b>	:	<b>02 Brothers, 03 Sisters</b>
<b>Parent's and GB related Info</b>		
<b>(i) Who is GB member</b>	:	<b>Mother</b> <input type="checkbox"/> <b>Father</b> <input checked="" type="checkbox"/>
<b>(ii) Mother's name</b>	:	<b>Mrs: Begum Lalmoti</b>
<b>(iii) Father's name</b>	:	<b>Md. Habibur Rahman</b>
<b>(iv) GB member's info</b>	:	<b>Branch: JoymontopSingair      Centre #,14/p      Group no : 01</b> <b>Loanee no.:1344</b> <b>Member since, 1998-2015 (17 years), First loan: BDT, 2,000</b> <b>Existing loan: N/A    Outstanding: N/A, Last Loan: BDT 20,000</b>
<b>Further Information:</b>		
<b>(v) Who pays GB loan installment</b>	:	<b>N/A</b>
<b>(vi) Mobile lady</b>	:	<b>N/A</b>
<b>(vii) Grameen Education Loan</b>	:	<b>N/A</b>
<b>(viii) Any other loan like GCCN, GKF</b>	:	<b>N/A</b>
<b>(ix) Others</b>	:	
<b>Education</b>	:	<b>Class-10</b>

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

<b>Present Occupation</b>	<b>:</b>	<b>Grocery shop</b>
<b>Trade License/ Drug License</b>		<b>111</b>
<b>Business Experience And Training Info</b>	<b>:</b> <b>:</b>	<b>7 years</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Father (Vegetable Cultivator)</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact Info</b>		<b>01836299940</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>Singair Unit</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's father has been a member of Grameen Bank since 1998-2015 (17 years). At first he took BDT 2,000 taka from GB. NU's father invested GB Loan in his vegetable cultivation. NU's father gradually improved their living standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

<b>Business Name</b>	<b>:</b>	<b>Sumon Store</b>
<b>Address/ Location</b>	<b>:</b>	<b>Joymontop Bazar</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>BDT 4,50,000</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT3,00,000 (from existing business) 67% Required Investment BDT1,50,000/-(as equity) 33%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>BDT 9,000</b>
<b>Proposed Salary</b>		<b>BDT 9,000</b>
<b>Proposed Business</b>		
<b>(i) % of present gross profit margin</b>	<b>:</b>	<b>15%</b>
<b>(ii) Estimated % of proposed gross profit margin</b>		<b>15%</b>
<b>(iii) Agreed grace period</b>		<b>5 months</b>

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investments in different categories:	(1)	(2)	(1+2)
<b><u>Present Items:</u></b>			
Goods	1,78,750		3,00,000
Advance	1,00,000		
Furniture (fan-1, fridge, meter scale-1, self-2,)	21,250		
<b><u>Proposed items:</u></b>		1,50,000	1,50,000
<b>Total Capital</b>	<b>3,00,000</b>		<b>4,50,000</b>

# Present Item

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
<b>Investment in different categories:</b>			
Chanachur	1/2bag	1,700	1,700
Kumarika	1car	3,240	3,240
Parasut oil	1car	5,760	5,760
Lux soap	2car	3,312	6,624
dove soap	1car	6,400	6,400
Lifebuey	1car	1,512	1,512
Sendalina	1car	2,736	2,736
Vimbar	24p	32	768
Wheel soap	2car	1,000	2,000
Chaka soap	1car	1,000	1,000
Pepsodent	<b>1car</b>	<b>3,800</b>	3,800
Others			55
<b>Sub total</b>			<b>35,485</b>

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
<b>Investment in different categories:</b>			
Close up	1car	4,000	4,000
Faire & lovely	1car	4,000	4,000
Speed	10	525	5,250
Tiger	10	525	5,250
7 up	10	750	7,500
Benson cigarette	5 cartoon	1,800	9,000
Gold leaf	8	1,080	8,640
Star	10	700	7,000
Sheik	10	300	3,000
Nevy	10	700	7,000
sugar	3bag	1,850	5,550
wheat	5bag	1,300	6,500
Dall	1bag	6,200	6,200
salt	5bag	550	2,750
Soyabin oil	1dram	13,000	13,000
pulse	1car	2,400	2,400
shemai	1bag	1,400	1,400
Pollaw rice	3bag	3,500	10,500
Atob rice	1bag	1,825	1,825
Minicate rice	5bag	2,050	20,500
kerosin	1 dram	12,000	12,000
Sub total			1,43,265
<b>Total</b>			<b>1,78,750</b>



# ***PROPOSED ITEMS***

<b>Proposed Items</b>		
Mini cute rice	10bag*2050	20,500
sugar	5bag*1850	9,250
wheat	3bag*1300	3,900
Dall	1bag*6200	6,200
salt	5bag*2750	2,750
Soyabin oil	2dram*13000	26,000
pulse	2car*2400	4,800
Shemai	1bag*1400	1,400
Pollaw rice	2bag*3500	7,000
Mastered oil	1dram*18200	18,200
Close up	1car*4000	4,000
Faire & lovely	1car*4000	4,000
Speed	10case*525	5,250
Tiger	10case*525	5,250
7 up	10case*750	7,500
kerosene	2dram*12000	24,000
<b>Total</b>		<b>1,50,000</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,000	1,20,000	14,40,000
<i>Less: Cost of sales (B)</i>	3,400	1,02,000	12,24,000
Profit (C) [C=(A-B)]	600	18,000	2,16,000
<i>Less: Operating Costs</i>			
Electricity bill		700	8,400
Shop Rent		1,500	18,000
Night Guard bill		500	6,000
Generator bill		300	3,600
Mobile bill		300	3,600
Present salary/Drawings- self		9,000	1,08,000
Others cost (fees, Entertainment, TL renew)		500	6,000
Non Cash Item:			
Depreciation			
Expenses(6250*10%,15000*15%)		240	2,880
<i>Total Operating Cost (F)</i>		13,040	1,56,480
Net Profit (E-F):		4,960	59,520

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4,200	1,26,000	15,12,000	4,400	1,32,000	15,84,000	4,600	1,38,000	16,56,000
<i>Less: Cost of Sale (B)</i>	3,570	1,07,100	12,85,200	3,740	1,12,200	13,46,400	3,910	1,17,300	14,07,600
<b>Profit (A-B)=(C)</b>	630	18,900	2,26,800	660	19,800	2,37,600	690	20,700	2,48,400
Gross Profit E= (C+D)									
<i>Less: Operating Costs</i>									
electricity bill		700	8,400		700	8,400		700	8,400
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Night Guard bill		500	6,000		500	6,000		500	6,000
Generator bill		300	3,600		300	3,600		300	3,600
Mobile bill		300	3,600		300	3,600		300	3,600
Present salary/Drawings- self		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000
Others cost (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		240	2880		240	2880		240	2,880
Total operating cost		13,040	1,56,480		13,040	1,56,480		13,040	1,56,480
<b>Net Profit (C-D) = (E)</b>		5,860	70,320		6,760	81,120		7,660	91,920
<b>GT payback</b>			60,000			60,000			60,000
<b>Retained Income:</b>			10,320			21,120			31,920

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
<b>1.1</b>	<b>Investment Infusion by Investor</b>	1,50,000		
<b>1.2</b>	<b>Net Profit</b>	70,320	81,120	91,920
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	2,880	2,880	2,880
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		13,200	37,200
	<b>Total Cash Inflow</b>	2,23,200	97,200	1,32,000
<b>2.0</b>	<b>Cash Outflow</b>			
<b>2.1</b>	<b>Purchase of Product</b>	1,50,000		
<b>2.2</b>	<b>Payment of GB Loan</b>			
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	2,10,000		
<b>3.0</b>	<b>Net Cash Surplus</b>	13,200	37,200	72,000

# ***SWOT Analysis***

## **S**TRENGTH

**Long standing relationship with Grameen.  
Well Known Person in locality.  
Ownership of business**

## **W**EAKNESS

lack of fund

## **O**PPORTUNITY

**Employment Opportunity**

## **T**HREATS

fire  
theft  
opponent party

























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



কেন্দ্র: ঢাকা মুন্সিঙ্গা  
 Name: MD Somon Hossain  
 পিতা: মনিরুজ্জামান  
 মাতা: সৈয়দা হোসেন  
 Date of Birth: 05 Feb 1988  
 ID NO: 2627204635794

এই জাতীয় পরিচয় পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশ সরকারের কাছ থেকে  
 পাওয়া গেলেন। এটি সঠিকভাবে ব্যবহার করা উচিত।  
 এটি নং: ৪ ৬, জাতীয় পরিচয় পত্র, বাংলাদেশ সরকার - ১০০০, ঢাকা,  
 বাংলাদেশ সরকার, ঢাকা

এই জাতীয় পরিচয় পত্রটি প্রদানের তারিখ: 15/02/2009







20/12/20	2000
21/12/20	3000
22/12/20	4000
23/12/20	5000
24/12/20	6000
25/12/20	7000
26/12/20	8000
27/12/20	9000
28/12/20	20000
29/12/20	30000
30/12/20	40000
31/12/20	50000
01/01/21	60000
02/01/21	70000
03/01/21	80000
04/01/21	90000
05/01/21	100000

*Presented at*  
**GT's 21st Internal Design Lab**  
**on 5 November, 2015**

