

Proposed NU Business Name: **TOWHID STORE**



Project identification and prepared by: Aowlad Hossain
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD TOHIDUL ISLAM
Age	:	30/10/1992 (25 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	One daughter
No. of siblings:	:	02 Brother
Address	:	Vill: Nourth Birichi; P.O: Feni sador ; P.S: Feni Sadare ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOWARA BEGUM
(iii) Father's name	:	LATE SAH ALAM
(iv) GB member's info	:	Branch: Rampur Feni, Centre # 40 (Female), Member ID: 4073/3, Group No: 08 Member since: 23-12-1996 (21 Years) First loan: BDT 5,000/- Existing loan: BDT 100,000 Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Self
(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	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-134878
Family's Contact No.	:	01814-917768
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 21 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	TOWHID STORE
Location	:	Academy Road, Hazi Mokbul Ahmed Road, Feni
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 270,000/- (from existing business) 79% Required Investment BDT 70,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	9 ft x 15 ft= 135 square ft
Security	:	150,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Biscuit, Soft drinks etc▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics, Biscuit, Soft drinks etc	3,000	90000	1080000
Total Sales (A)	3,000	90000	1080000
Less Variable Expense			
Cosmetics, Biscuit, Soft drinks etc	2,400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		1800	21600
Electricity bill		700	8400
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		9,450	113400
Net Profit (E)= [C-D]		8,550	102600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drinks	10	500	5,000	50	500	25,000	30,000
Juice	5	700	3,500	0	0	0	3,500
Biscuit	10	300	3,000	20	300	6,000	9,000
Bakery	50	6	300	0	0	0	300
Pan/ Tea	0	3,000	3,000	0	0	0	3,000
Bkash	1	0	80,000	0	0	0	80,000
Mobile Load	1	0	12,000	1	0	19,000	31,000
Cosmetics	1	5,000	5,000	0	0	20,000	25,000
Others	0	0	8,200	0	0	0	8,200
Security	1	150,000	150,000	0	0	0	150,000
Total	8	0	270,000	35	0	70,000	340,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Cosmetics, Biscuit, Soft drinks etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less Variable Expense					
Cosmetics, Biscuit, Soft drinks etc	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830
Less Variable Expense					
Rent		1,800	21,600	21,600	21,600
Electricity bill		1,000	12,000	12,500	12,800
Transportation		1,300	15,600	16,000	16,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Generator		150	1,800	1,800	1,800
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		10,150	121,800	122,900	107,500
Net Profit (E)= [C-D]		10,850	130,200	141,700	170,330
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	130,200	141,700	170,330
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,200	215,900
	Total Cash Inflow	200,200	243,900	385,900
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	102,200	215,900	357,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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
সংরক্ষণ

ফ্রুটি
ফ্রুটি
ফ্রুটি

বিভাগের ইন্টারনেট	
সর্বমোট	১,০০০
১.০০০	১,০০০
২.০০০	২,০০০
৩.০০০	৩,০০০
৪.০০০	৪,০০০
৫.০০০	৫,০০০

বিভাগের টেকটাইম	
সর্বমোট	১,০০০
১.০০০	১,০০০
২.০০০	২,০০০
৩.০০০	৩,০০০
৪.০০০	৪,০০০
৫.০০০	৫,০০০

বিভাগের কলারগেট	
সর্বমোট	১,০০০
১.০০০	১,০০০
২.০০০	২,০০০
৩.০০০	৩,০০০
৪.০০০	৪,০০০
৫.০০০	৫,০০০







