

Proposed NU Business Name: **TAMANNA STORE**



Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Shusanta Kumar Biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RABIUL ISLAM
Age	:	14-04-1984 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	02 Brothers 2 Sister
Address	:	Vill: Barha, P.O: Barha, P.S: Nawabganj, 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	:	SALEHA BEGUM
(iii) Father's name	:	MD.ALI
(iv) GB member's info	:	Branch: Komorgonj, Centre # 65 (Female), Member ID: 4938, Group No: 04 Member since: 01/01/1995 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 1,108/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838-729032
Mother's Contact No.	:	01957-085266
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEHA BEGUM joined Grameen Bank since 22 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	:	TAMANNA STORE
Location	:	Komorgonj Busstand, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,07,000/-
Financing	:	Self BDT 1,37,000(from existing business) 66% Required Investment BDT 70,000(as equity) 34 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,suger etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months.

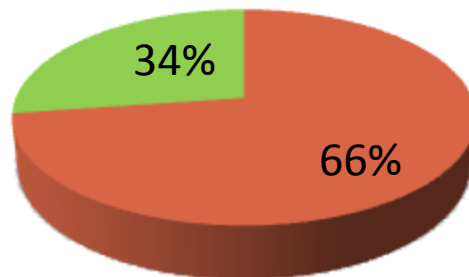
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	1,05,000	12,60,000
Total Sales (A)	3,500	1,05,000	12,60,000
Less. Variable Expense			
Grocery Item	2,975	89,250	10,07,100
Total variable Expense (B)	2,975	89,250	10,07,100
Contribution Margin (CM) [C=(A-B)]	525	15,750	1,89,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Total fixed Cost (D)		7,900	94,800
Net Profit (E) [C-D]		7,850	94,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit	45,000	0	45,000
Soyabin	10,000	0	10,000
Cold Drinks	10,000	10,000	20,000
Tost Biscuit	10,000	0	10,000
Baby Food	22,000	0	22,000
Cosmetics	20,000	0	20,000
Other Goods	20,000	20,000	20,500
Deep Fridge	0	40,000	
Total	1,37,000	70,000	2,07,000

0% Source of Finance



- Entrepreneur's Contribution's :- 1,37,000
- Investor Investment's :- 70,000
- Total :- 2,07,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	4,200	1,26,000	15,12,000	15,87,600	16,66,980
Total Sales (A)	4,200	1,26,000	15,12,000	15,87,600	16,66,980
Less. Variable Expense					
Grocery Item	3,570	1,07,100	12,85,200	13,49,460	14,16,933
Total variable Expense (B)	3,570	1,07,100	12,85,200	13,49,460	14,16,933
Contribution Margin (CM) [C=(A-B)]	630	18,900	2,26,800	2,38,140	2,50,047
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12000
Electricity Bill		500	6,000	6500	7,000
Transportation		1,000	12,000	13,000	14,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		8,200	98,400	1,00,000	1,01,500
Net Profit (E) [C-D]		10,700	1,28,400	1,38,140	1,48,547
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,28,400	1,38,140	1,48,547
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,00,400	2,10,540
	Total Cash Inflow	1,98,400	2,38,540	3,59,067
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	1,00,400	2,10,540	3,31,087

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Surjakhali Busstand,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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FAMILY PICTURE

