

Proposed NU Business Name: **TAHER STORE**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD Abu Taher
Age	:	07-09-1990 (28 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	One Daughter
No. of siblings:	:	3 Brother 1 Sister
Address	:	Vill: Telehata P.O: Sukhanpukur P.S: Gabtoli Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most Rina Begum
(iii) Father's name	:	Md Tota Mondal
(iv) GB member's info	:	Branch: Sonarai Gabtoli, Centre # 47(Female), Member ID: 10334 Group No: 05 Member since: 30-04-2013 (05Years) First loan: BDT 10000/-
Further Information:		Existing Loan: BDT 30,000/-, 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	:	7 years experience in running business. He has no year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-401463
Mother's Contact No.	:	01719-107376
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Rina Begum joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TAHER STORE
Location	:	Telehata,Sukhanpukur , Gabtoli,Bogra.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Rice, Pulse, oil,Atta,Bhushi, koth, Soyabin oil, Cosmetics etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪one employee will be appointed.▪The shop is own.▪Collects goods from Bogra▪Agreed grace period is 3 months.

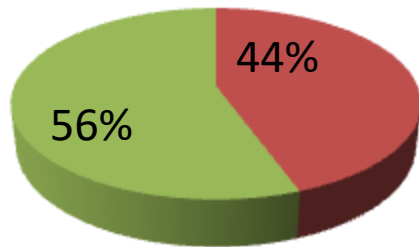
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery items	2,200	66,000	792,000
Total variable Expense (B)	2,200	66,000	792,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Transportation		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	5	1900	9,500	8	1,900	15,200	24,700
Oil	25	65	1,625	40	65	2,600	4,225
Pulse	35	130	4,550	40	130	5,200	9,750
Soyabin oil	30	90	2,700	25	90	2,250	4,950
Atta	5	750	3,750	5	750	3,750	7,500
Bhushi	4	910	3,640	7	910	6,370	10,010
khoth	5	1550	7,750	8	1550	12,400	20,150
Others	1	6485	6,485	1	2230	2,230	8,715
Total	110	0	40000	134	7625	50000	90000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	3,300	99,000	1,188,000	1,247,400	1,309,770
Total Sales (A)	3,300	99,000	1,188,000	1,247,400	1,309,770
Less. Variable Expense					
Grocery items	2,904	87,120	1,045,440	1,097,712	1,152,598
Total variable Expense (B)	2,904	87,120	1,045,440	1,097,712	1,152,598
Contribution Margin (CM) [C=(A-B)]	396	11,880	142,560	149,688	157,172
Less. Fixed Expense					
Electricity Bill		500	6,000	6,000	6,000
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		5,880	70,560	77,688	85,172
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	70,560	77,688	85,172
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		50,560	108,248
	Total Cash Inflow	120,560	128,248	193,420
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	50,560	108,248	173,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 7 Years
Quality goods & services;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













Family Picture



Family Picture

