

Proposed NU Business Name: **TAPOSH ENTERPRISE**



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Project verified by: MD.Samsul arifin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>TAPOSH DAS</b>
Age	:	01-06-1994 (24 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother, 02 Sisters
Address	:	Vill:Bagoir Rishi para , P.O: Bagoir, P.S:Keranigonj , 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>MALA RANI</b>
(iii) Father's name	:	<b>VOB RONJON DAS</b>
(iv) GB member's info	:	Branch:Tatulia , Centre # 02 (Female), Member ID:1130 , Group No: 05 Member since: 2006-2015 (09 Years) First loan: BDT 7,000/- Existing loan: BDT 15,000- Outstanding loan: BDT Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	07 years experience in business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-006708
Father's Contact No.	:	01758-699951
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MALA RANI** joined Grameen Bank since 9 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

# Proposed Nobin Udyokta Business Info

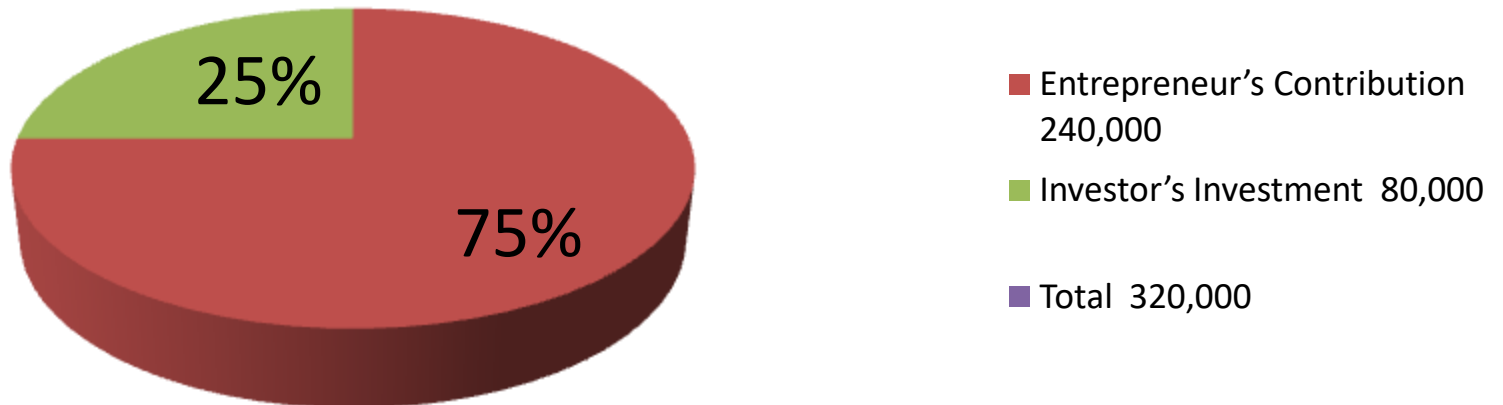
Business Name	:	<b>TAPOSH ENTERPRISE</b>
Location	:	Resipara,Bagoir,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT 3,20,000
Financing	:	Self BDT 2,40,000 (from existing business) 75% Required Investment BDT 80,000 (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 12 ft= 144 square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none"><li>▪He run the business like as skin.</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur and two employees.</li><li>▪The shop is owned.</li><li>▪Collects goods from hajari bag.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Skin	2000	60000	720000
		0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Skin	1300	39000	468000
Total Variable Expense	1300	39000	468000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		16500	198000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Skin	120	2,000	240,000	40	2,000	80,000	320,000
			0			0	0
			0			0	0
			0			0	0
	120	2000	240,000	40	2000	80,000	320000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Skin	2500	75000	900000	945000	992250
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Skin	<b>1625</b>	<b>48750</b>	<b>585000</b>	614250	<b>644963</b>
<b>Total Variable Expense</b>	<b>1625</b>	<b>48750</b>	<b>585000</b>	<b>614250</b>	<b>644963</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>875</b>	<b>26250</b>	<b>315000</b>	<b>330750</b>	<b>347288</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>16500</b>	<b>198000</b>	<b>198700</b>	<b>199415</b>
<b>Net Profit (E)= [C-D]</b>		<b>9750</b>	<b>117000</b>	<b>122850</b>	<b>128993</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	117,000	122850	128992.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85000	175850
	<b>Total Cash Inflow</b>	<b>197,000</b>	<b>207,850</b>	<b>304,843</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>85,000</b>	<b>175,850</b>	<b>272,843</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 07 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



A man wearing a red polo shirt and light blue and black track pants stands barefoot next to several large white sacks.

AUSTRALIAN CHICK PEAS

KING



BRAND

50 KGS NETS  
S.S.A. TRADING  
DAS ROAD.

AUSTRALIAN CHICK PEAS

BRAND









# FAMILY PICTURE

