

Proposed NU Business Name: MESARS TASMIA STORE



Project identification and prepared by: MD. Habibullah
Kaliganj, Gazipur

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JASHIM UDDIN
Age	:	02-10-1991 (26 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brother 3 Sister
Address	:	Vill: Baligao P.O: Kaliganj P.S: Kaliganj Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROKEYA BEGUM
(iii) Father's name	:	ABUL HOSSAIN
(iv) GB member's info	:	Branch :Kaliganj Centre 27 (Female), Member ID: 5646 , Group No: 09 Member since: 10-05-2004 (13Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 60,000, Outstanding Loan: 24523
(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.)	:	Yes
Business Experiences and Training Info	:	No experience in running business.10 Years in own business She has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771110697
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj,Gazipur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 13 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	:	MESARS TASMIA STORE
Location	:	Baligao ,Kaliganj,Gazipur
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft=150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Soap,Besicute,Drinks,Lighht ,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Kaliganj.▪Agreed grace period is 3 months.

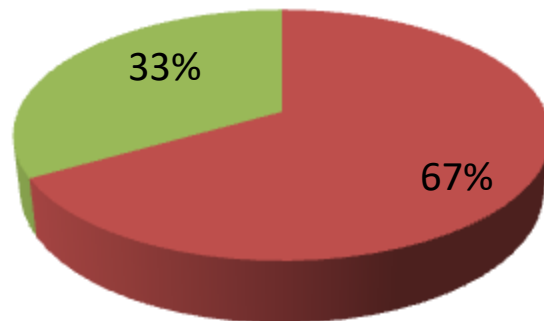
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Soap,Besicute,Drinks,Lighht ,e.t.c.	2800	84000	1008000
		0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Soap,Besicute,Drinks,Lighht ,e.t.c.	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		0	0
Electric Bill		2500	30000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soap	45	1,000	45,000	100	200	20,000	65,000
Bescuite	20	500	10,000	20	500	10,000	20,000
Drinks	50	500	25,000	200	100	20,000	45,000
Light	20	1000	20,000			0	20,000
			0			0	0
			0			0	0
Others						0	0
			0			0	0
Security						0	0
			0			0	0
	128	3000	100,000	320	800	50,000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soap,Besicute,Drinks,Lighht ,e.t.c.	3200	96000	1152000	1209600	1270080
0	0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Soap,Besicute,Drinks,Lighht ,e.t.c.	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		2500	30000	30300	30600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		8000	96000	96400	96800
Net Profit (E)= [C-D]		6400	76800	80640	84672
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	76,800	80640	84672
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		56800	117440
	Total Cash Inflow	126,800	137,440	202,112
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	56,800	117,440	182,112

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







NEW GRIP PACK

DO THE DEW

Handwritten text on a sign, possibly in Hindi or another South Asian language.

FAMILY PICTURE

