

Proposed NU Business Name: **TANIYA STORE**



Project identification and prepared by: Romendronath Halder
Sonagazi.

Project verified by: Susanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAMAL UDDIN
Age	:	12-04-1983 (34Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Brothers, 2 Sisters
Address	:	Vill: Shatbariya P.O: Motiganj P.S: Sonagazi 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	:	MAFIYA KHATUN
(iii) Father's name	:	LET. MD. MOSTOFA
(iv) GB member's info	:	Branch : charkandiya, Sonagazi Centre 32 (Female), Member ID: 2913, Group No: 03 Member since: 12-04-2005*19-05-2011 (06years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: NILL
(v) Who pays GB loan installment	:	Own
(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.)	:	No
Business Experiences and Training Info	:	06 years experience in running business.06 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829281689
Family's Contact No.	:	01845116950
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAFIYA KHATUN joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

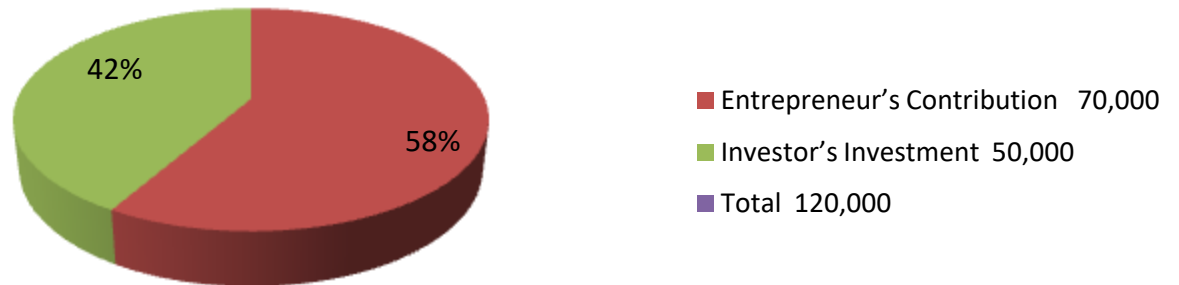
Business Name	:	TANIYA STORE
Location	:	Satbariya ,Sonagazi, Feni
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22ft x 20 ft= 420 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Flour,tea,Sugar,Oil,Milk,Dal,e.t.c▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Local Sonagazi.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Soft drink, Normal water, Biscuits, Ice-cream etc	2700	81000	972000
	0	0	0
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Soft drink, Normal water, Biscuits, Ice-cream etc	2160	64800	777600
Total Variable Expense	2160	64800	777600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		11200	134400
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Flour			5000			50,000	55,000
Tea			5000			0	5,000
Sugar			10000			0	10,000
Oil			9000			0	9,000
Milk			14000			0	14,000
Dal			7000				7,000
others			10,000			0	10,000
Security			10,000			0	10,000
						0	0
			0			0	0
	0	0	70,000	0	0	50,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft drink,Normal water,Biscuits,Ice-cream etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		11200	134400	134800	135200
Net Profit (E)= [C-D]		9800	117600	123480	129654
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	117,600	123480	129654
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97600	201080
	Total Cash Inflow	167,600	221,080	330,734
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	97,600	201,080	310,734

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:01
Experience & Skill : 06 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







FAMILY PICTURE

