

Proposed NU Business Name: TITHI ENTERPRISE



Project identification and prepared by: Md. Shahadat hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: HARUN OR ROSHID
Age	:	12-03-1985 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Boy 01 Gril
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill:Shu jolkorP.O:D- Kendua P.S:Dhanbari Dist:Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST : LAILY BEGUM
(iii) Father's name	:	MD: ABDUL KUDDUS MONDOL
(iv) GB member's info	:	Branch:Kendua, Centre # 18 (Male), Member ID: 1562, Group No: 02 Member since: 1990-2008 (18Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 8,000 Outstanding loan: 00.
(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	:	08 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-938543
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD: ABDUS KUDDUS MONDOL Joined Grameen Bank Since 18 Years Ago. At First he Took 5,000 taka Loan from Grameen Bank. Gradually he Took more Loan From GB. He Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	TITHI ENTERPRISE
Location	:	Kendua bazar ,dhanbari, Tangail
Total Investment in BDT	:	BD 645,000
Financing	:	Self BDT 565,000(from existing business) 88% Required Investment BDT 80,000(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20 ft= 400 Square ft
Security of the shop	:	230,000Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes; chaul, ata,chini oil,etc.▪Average 8% gain on sale.▪The business is operating by entrepreneur. Existing 02 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

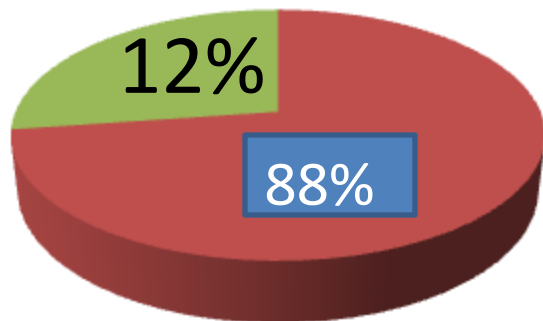
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
chaul, ata,chini oil,etc.	20,000	600,000	7200,000
Total Sales (A)	20,000	600,000	7200,000
Less. Variable Expense			
chaul, ata,chini oil,etc.			
.	18,400	552,000	6624,000
Total variable Expense (B)	18,400	552,000	6624,000
Contribution Margin (CM) [C=(A-B)]	1600	48,000	576,000
Less. Fixed Expense			
Rent		5000	60,000
Electricity Bill		500	6000
Mobile Bill		300	3600
Salary (self)		5,000	60,000
Salary (staff)		10,000	120,000
Transportation		3000	36,000
Entertainment		1000	12,000
Gad		100	1200
Genaretor		600	7200
Bank service Charge		0	0
Total fixed Cost (D)		25,500	306,000
Net Profit (E) [C-D]		22,500	270,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Chaul	30b	2200	66,000	19b	2200	40,000	106,000
Vushe	30b	1100	33,000				33,000
Ata	30b	1100	33,000				33,000
Chini	30b	2600	78,000				78,000
Oil	5berel	15000	75,000	2berel	15000	30,000	105,000
Others			50,000			10,000	60,000
Security			230,000				230,000
Total			565,000			80,000	645,000

Source of Finance



Entrepreneur Investment:
 565,000
Investor Investment:80,000
Total Investment:645,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
chaul, ata,chini oil,etc.	25,000	750,000	9000,000	9450,000
Total Sales (A)	25,000	750,000	9000,000	9450,000
Less. Variable Expense				
chaul, ata,chini oil,etc.				
	23,000	690,000	8280,000	8694,000
Total variable Expense(B)	23,000	690,000	8280,000	8694,000
Contribution Margin (CM) [C=(A-B)	2000	60,000	720,000	756,000
Less. Fixed Expense				
Rent		5000	60,000	60,000
Electricity Bill		500	6000	6000
Mobile Bill		500	6000	7000
Salary (self)		5,000	60,000	60,000
Transportation		7500	90,000	92,000
Entertainment		1000	12,000	13,000
Ganeretor		600	7200	7200
Gad		100	1200	1500
Salary(staff)		10,000	120,000	130,000
Total Fixed Cost		30,200	362,400	376,700
Net Profit (E) [C-D)		29,800	357,600	379,300
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	357,600	309,900
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		00
	Total Cash Inflow	437,600	686,200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	309,600	638,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 10 Family:0 Others:0
Experience & Skill : 03 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



এস জাভি লাইফটাইম সলিউশন

চা সাবেই

ইস্পাহাতি

মি জ্যা পুর

শ্রেষ্ঠ
ফ্রেশের
কালো চায়ে

মেসার্স তিথি এক্টারপ্রাইজ (কেন্দ্রীয় বাজার, ধনবাড়ী, ঢাকা-১১০)

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