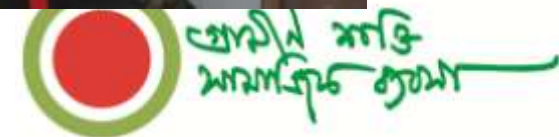


Proposed NU Business Name: **TAMANNA STORE**



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. AMINUL HAQ</b>
Age	:	10-01-1987 ( 27Years )
Education, till to date	:	Class-VIII
Marital status	:	Married
Children	:	01Duaguter
No. of siblings:	:	01 Brother & 03 SisterS
Address	:	Vill: Bajju Bagha, P.o-Bagha, P.S: Bagha Dist: Rajshahi .
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>MST. IHABA KHATUN</b>
(iii) Father's name	:	<b>MD.KHARUL ALOM</b>
(iv) GB member's info	:	Branch: Monigram,Centre # 73/m(Female) Member ID: 8596/4, Group No: 07 Member since: 15-3-12to 10-02-15 New 24-07-17(03Years) First loan: BDT – 5,000
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: 4,780
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-212741
Brother's Contact No.	:	01722-999642
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. IHABA KHATUN** joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>TAMANNA STORE</b>
Location	:	Bagha Bazar, Bagha, Rajshahi .
Total Investment in BDT	:	BDT 157,000/-
Financing	:	Self BDT 107,000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft = 150 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Oil, Atta, Sugar, Soap &amp; etc Item.</li><li>▪ Average 10% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing 01 employees.</li><li>▪ The shop is rented .</li><li>▪ Agreed grace period is 3 months.</li></ul>

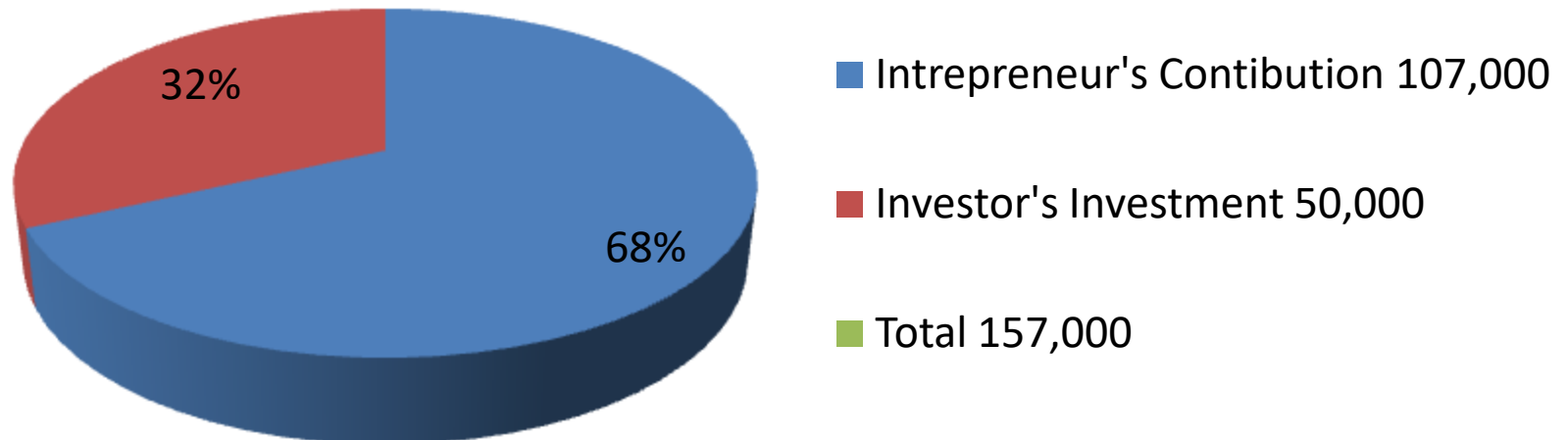
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Oil,Atta,Sugur,Soap &etc	15,000	450,000	5,400,000
<b>Total Sales (A)</b>	15,000	450,000	5,400,000
<b>Less. Variable Expense</b>			
Oil,Atta,Sugur,Soap &etc	13,500	405,000	4,860,000
<b>Total variable Expense (B)</b>	13,500	405,000	4,860,000
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		2,800	33,600
Transportation		1,800	21,600
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Entertainment		2,800	33,600
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		200	2,400

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Drink Water	15,000	10,000	25,000
Cosmetics	10,000		10,000
Shmpu	10,000	10,000	20,000
Oil	12,000	0	12,000
Detergent	9,000		9,000
Soap	10,000	10,000	20,000
Biscuit	10,000	10,000	20,000
Chanacur	1,000	10,000	11,000
Security of Shop	30,000		30,000
<b>Total</b>	<b>107,000</b>	<b>50,000</b>	<b>157,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Oil,Atta,Sugur,Soap &etc	16,000	480,000	5,760,000	6,048,000	6,350,400
<b>Total Sales (A)</b>	16,000	480,000	5,760,000	6,048,000	6,350,400
<b>Less. Variable Expense</b>					
Oil,Atta,Sugar,Soap &etc	14,400	432,000	5,184,000	5,443,200	5,715,360
<b>Total variable Expense (B)</b>	14,400	432,000	5,184,000	5,443,200	5,715,360
<b>Contribution M. (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>	<b>635,040</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	20,000	21,000
Electricity Bill		2,800	33,600	35,000	37,000
Transportation		1,800	21,600	23,000	25,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000	72,000
Entertainment		2,800	33,600	34,000	35,000
Guard		0	0	0	0
Bank Charge		100	1,200	1,300	1,400



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	333,600	<b>357,000</b>	<b>381,040</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		<b>313,600</b>	650,600
	<b>Total Cash Inflow</b>	<b>383,600</b>	<b>670,600</b>	<b>1,031,640</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>313,600</b>	<b>650,600</b>	<b>1,011,640</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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









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