

Proposed NU Business Name: **TISHA TINA GENERAL STORE**

Project identification and prepared by: Md. Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



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

Name	:	<b>KAMRUL HASAN TAMIM</b>
Age	:	01-01-2000 ( 18 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Sisters
Address	:	Vill: Chandana P.O: Chowrasta ;P.S: Gazipur Sadar ;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	:	<b>ROKSHANA PERVIN</b>
(iii) Father's name	:	<b>BASHIR AHMED</b>
(iv) GB member's info	:	Branch: Bashon, Centre # 53 (Female), Member ID: 5779/3 , Group No: 03 Member since: 03-07-2010 ( 7 Years) First loan: BDT 5,000/- Last loan : 20000 Outstanding loan: 19560
Further Information:		
(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	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01942757999
Family's Contact No.	:	01711516950
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKSHANA PERVIN** joined Grameen Bank since 7 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	:	<b>TISHA TINA GENERAL STORE</b>
Location	:	Chandana , Gazipur
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 180,000/- (from existing business) 69% Required Investment BDT 80,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice ,Sugar,Oil,Mosla Item,Soap-Wassing Power,Bekery Item,Cosmetics Item,Soft drinks etc.</li> <li>▪Average 12% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪ The shop is Rent .</li> <li>▪Collects goods from Chowrasta,Gazipur .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

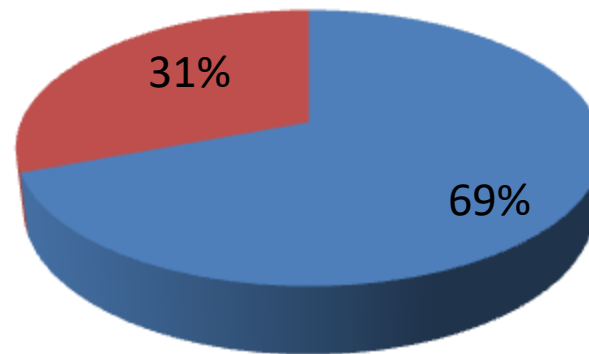
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery	3500	105000	1260000
	0	0	0
<b>Total Sales (A)</b>	3500	105000	1260000
<b>Less Variable Expense</b>			
Grocery	3080	92400	1108800
<b>Total variable Expense (B)</b>	3,080	92400	1108800
<b>Contribution Margin (CM) [C=(A-B)]</b>	420	12600	151200
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		4000	48000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,300	75600
<b>Net Profit (E)= [C-D]</b>		6,300	75600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	16	2500	40,000	16	2,500	40,000	80,000
pulses	2	4200	8,400	0	3,000	0	8,400
Suger	1	2200	2,200	1	4,000	4,000	6,200
Flour	1	3800	3,800	6	1,000	6,000	9,800
Oil	1	15000	15,000	1	10,000	10,000	25,000
Cosmetics	1	10000	10,000	1	10,000	10,000	20,000
Soap	1	8000	8,000	0	0	0	8,000
Bekary Item	1	6000	6,000	1	10,000	10,000	16,000
Stationary Item	1	9000	9,000	0	6,800	0	9,000
	0	75000	0	0	50,000	0	0
	0	0	0	0	105,000	0	0
Security	1	55000	55,000	0	0	0	55,000
Others	1	22600	22,600	0	24000	0	22,600
<b>Total</b>	<b>27</b>	<b>0</b>	<b>180,000</b>	<b>26</b>	<b>0</b>	<b>80,000</b>	<b>260,000</b>

## Source of Finance

- Entrepreneur Contribution=180000
- Investors Investment=80000
- Total=260000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Decorator	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
<b>Total Sales (A)</b>	5000	150000	1800000	1890000	1984500
<b>Less Variable Expense</b>			0		
Decorator	4400	132000	1584000	1663200	1746360
			0		
<b>Total variable Expense (B)</b>	4,400	132000	1584000	1663200	1746360
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>			0		
Rent		1,500	36000	36,000	36000
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		4000	48000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
<b>Total fixed cost (D)</b>		6,700	99,900	111,500	112600
<b>Net Profit (E)= [C-D]</b>		11,300	135600	115,300	125540
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<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	80,000		
1.2	Net Profit	135600	115,300	125540
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103,600	186900
	<b>Total Cash Inflow</b>	<b>215600</b>	<b>218900</b>	<b>312440</b>
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)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32000</b>	<b>80000</b>
3	<b>Net Cash Surplus</b>	<b>103,600</b>	<b>186900</b>	<b>280440</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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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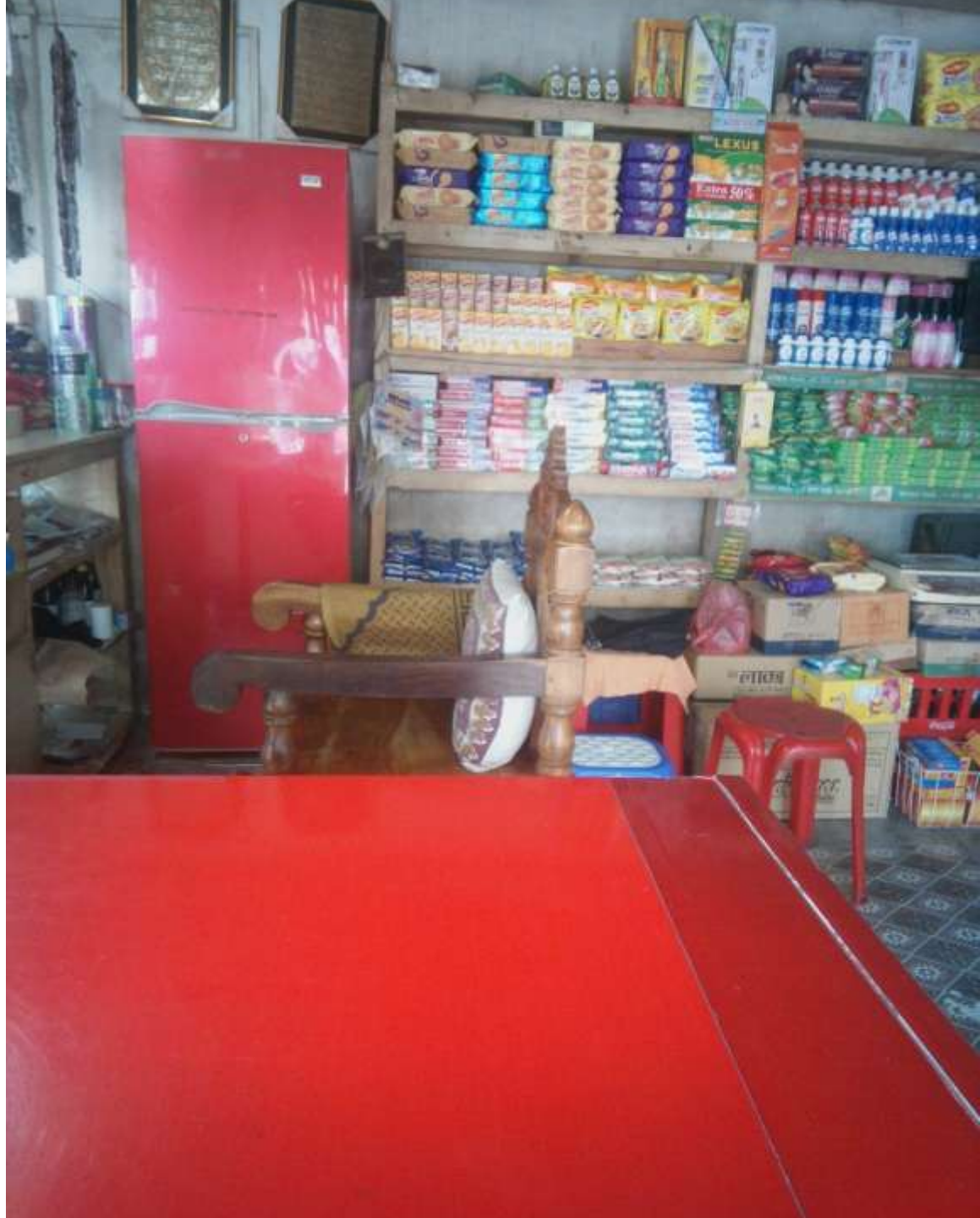
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# FAMILY PICTURE

