

Proposed NU Business Name: **TOFAEL STORE**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	TOFAEL AHMED
Age	:	01/01/1990 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	0 Son
No. of siblings:	:	02 Brother 1 Sisters
Address	:	Vill:Bathania , P.O: East shilua P.S: Chagal naiya, 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	:	ALEA BEGUM
(iii) Father's name	:	MD ABDUL MOMIN
(iv) GB member's info	:	Branch: Pathan nager, Centre # 12/(Female), Member ID:7534/1, Group No: 03 Member since: 05-03-2006-2012 (6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0,00/-
(v) Who pays GB loan installment	:	Mother
(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	:	Eight years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-660152
Mother's Contact No.	:	01820-614588
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEA BEGUM joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

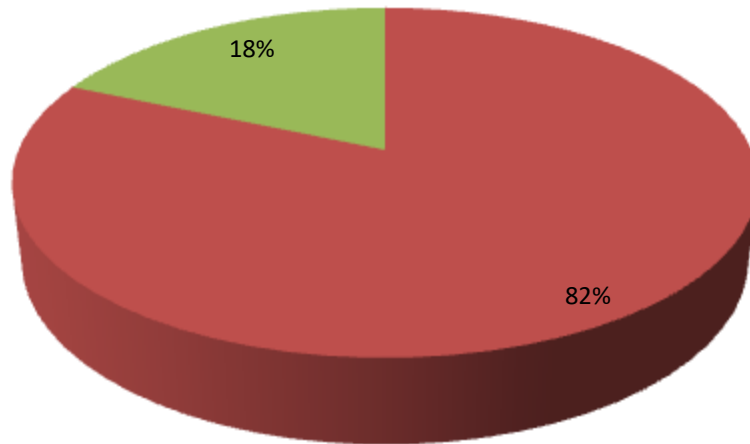
Proposed Nobin Udyokta Business Info

Business Name	:	TOFAEL AHMED
Location	:	Daiya Bibir Bazar, Chagalnaiya, Feni.
Total Investment in BDT	:	BDT 2,71,000/-
Financing	:	Self BDT 2,21,000/- (from existing business) 74% Required Investment BDT,50,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10 ft. = 200 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Soft drink,soyabeen oil,soap,biscuit etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. No employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soft drink,soyabeen oil,soap,biscuit etc.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Soft drink,soyabeen oil,soap,biscuit etc.	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		300	3600
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		9500	114000
Net Profit (E)= [C-D]		4000	48000

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
soft drink	400	50	20,000	100	50	5,000	25,000
soyabeen oil	200	100	20,000	200	100	20,000	40,000
biscuit	0	0	40,000	20	550	20,000	60,000
chanachur	0	0	20,000	21	600	5,000	25,000
potato	0	0	20,000	0	0	0	20,000
soap	200	30	6,000			0	6,000
rin powder	100	50	5,000			0	5,000
khata	0	0	20,000			0	20,000
others	1	20,000	20,000			0	20,000
security	1	50,000	50,000			0	50,000
Total	902	70230	2 21,000	341	1,300	50,000	271,000



- Entrepreneur's Contribution 221,000
- Investor's Investment 50,000
- Total 271,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft drink,soyabeen oil,soap,biscuit etc.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Soft drink,soyabeen oil,soap,biscuit etc.	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		300	3600	3900	4200
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9500	110400	111040	111692
Net Profit (E)= [C-D]		6250	75000	78750	82688
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	75,000	78750	82687.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55000	113750
	Total Cash Inflow	125,000	133,750	196,438
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	55,000	113,750	176,438

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Daiya Bibir Bazar,
Chagalnaiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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