

Proposed NU Business Name: **M/S TALUKDER STORE**



Project identification and prepared by: Md. Sujon Hossain,
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAFIQUL ISLAM
Age	:	18-06-1988(29 Years)
Education, till to date	:	Class -Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Brothers
Address	:	Vill: Molka,P.O : Darihatil, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.BANU BEGUM
(iii) Father's name	:	LATE. KALIM UDDIN
(iv) GB member's info	:	Branch:Sondanpur, Centre # 26 (Female), Member ID: 2790, Group No: 04 Member since: 13-01-2009 (09Years) First loan: 5,000 taka. Existing loan: 80,000 taka Outstanding loan: 45,262 taka
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775-153886
Mother's Contact No.	:	01746-764349
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BANU BEGUM joined Grameen Bank since 09 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

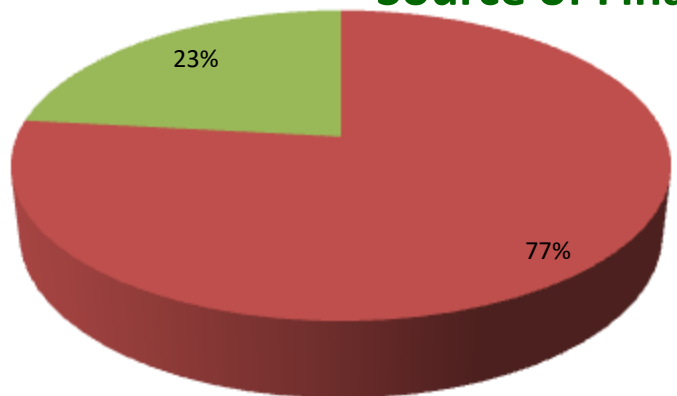
Business Name	:	M/S TALUKDER STORE
Location	:	Chaprai bazar,Modhupur,Tangail.
Total Investment in BDT	:	BDT :215,000/-
Financing	:	Self BDT 165,000(from existing business) 77% Required Investment BDT 50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 05ft= 75square ft
Security of the shop	:	120,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goodslike;soaf, wheelgura, rice, sorisar oil,dul,sugar etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
rice, soaf,flour,sugar,dul,wheel powder,others	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
rice, soaf,flour,sugar,dul,wheel powder,others	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		120	1440
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		7320	87840
Net Profit (E)= [C-D]		7680	92160

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
soyaben oil	2	2,000	4,000	5	2,000	10,000	14,000
soaf	200	40	8,000	100	40	4,000	12,000
wheel powder	50	50	2,500	20	50	1,000	3,500
sarisar oil	15	125	1,875	20	125	2,500	4,375
rice	5	2,300	11,500	5	2,300	11,500	23,000
flour	1	1,100	1,100	1	1,100	1,100	2,200
sugar	1	2,500	2,500	1	2,500	2,500	5,000
dul	25	120	3,000	40	120	4,800	7,800
others			10,525			12,600	23,125
security			120,000			0	120,000
Total	299	8235	165,000	192	8,235	50,000	215,000

Source of Finance



- Entrepreneur's Contribution
165,000
- Investor's Investment 50,000
- Total 215,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rice, soaf,flour,sugar,dul,wheel powder,others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
rice, soaf,flour,sugar,dul,wheel powder,others	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		120	1440	1440	1440
Generator		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7320	86640	87220	87809
Net Profit (E)= [C-D]		10680	128160	134568	141296
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	128,160	134568	141296
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108160	222728
	Total Cash Inflow	178,160	242,728	364,024
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	108,160	222,728	344,024

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chaprai bazar,
modhupor,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

কাপড়কে রাখে
নতুনের মতো উজ্জ্বল



সবকাল উজ্জ্বল, সবসময়

তালুকদার স্টোর









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FAMILY PICTURE

