

## Proposed NU Business Name: TUSHER STORE



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Project verified by: Md: Hafizur Rahman



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

Name	:	<b>AMINUL ISLAM TUSHAR</b>
Age	:	25-10-1997(21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	0 son Daughter
No. of siblings:	:	01 Brothers
Address	:	Vill: Poygram P.O:Fultola P.S: Fultola Dist:Khulna
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>PARVIN BEGUM</b>
(iii) Father's name	:	<b>ASAREF MOLLA</b>
(iv) GB member's info	:	Branch: Fultola , Centre # 10(Female), Member ID: 1391/1, Group No: 01 Member since: 06-02-2012 raning (6Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 17,000 Outstanding loan: 1205/-.
(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.	:	01912-960971
Family's Contact No.	:	01918-801623
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PARVIN BEGUM** Joined Grameen Bank Since 06 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TUSHAR STORE</b>
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD :160,000
Financing	:	Self BDT 100,000(from existing business) 63% Required Investment BDT 60,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10t x 15ft= 150 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likes;soap,Pouder,Oil etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed</li><li>▪The Pond is Rented.</li><li>▪Collects goods from Khulna.</li><li>▪Agreed grace period is 3 months.</li></ul>

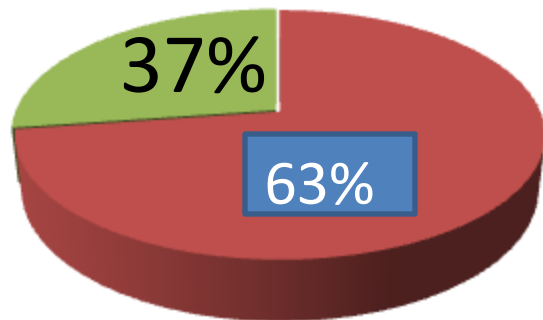
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soap,Powder,Shampu,Oil,Biscut etc.	3,200	96,000	1,152,000
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
Less. Variable Expense			
Soap,Powder,Shampu,Oil,Biscut etc.	2,720	81,600	979,200
<b>Total variable Expense (B)</b>	<b>2,720</b>	<b>81,600</b>	<b>979,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,400</b>	<b>88,800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Soap	100	60	6000	Soap	250	60	15000	21,000
Powder	150	72	10800	Powder	300	72	21600	32,400
Shampu	10	1700	17000	Shampu	5	1700	8500	25,500
Oil	100	110	11000	Oil	60	110	6600	17,600
Salt	300	40	12000	Others	0	0	8300	2,000
Biscut	20	400	8000					
Jus	100	105	10500					
Chipes	20	520	10400					
Others	0		14300					
<b>Total</b>			<b>100,000</b>				<b>60,000</b>	<b>160,000</b>

## Source of Finance



**Entrepreneur Investment:**  
**100,000**  
**Investor Investment:60,000**  
**Total Investment:1,60,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Soap,Powder,Shampu,Oil,Biscut etc.	4,800	144,000	1,728,000	1,814,400	1,905,120
<b>Total Sales (A)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
Less. Variable Expense					
Soap,Powder,Shampu,Oil,Biscut etc.	4,080	122,400	1,468,800	1,542,240	1,619,352
<b>Total variable Expense (B)</b>	<b>4,080</b>	<b>122,400</b>	<b>1,468,800</b>	<b>1,542,240</b>	<b>1,619,352</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>720</b>	<b>21,600</b>	<b>259,200</b>	<b>272,160</b>	<b>285,768</b>
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		400	4,800	5,040	5,292
Transportation		800	9,600	10,080	10,584
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		400	4,800	5,040	5,292
Mobile Bill		300	3,600	3,600	3,600
Non Cash Item					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>7,900</b>	<b>94,800</b>	<b>95,760</b>	<b>176,400</b>
<b>Net Profit (E) [C-D)</b>		<b>13,700</b>	<b>164,400</b>	<b>176,400</b>	<b>109,368</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



# 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	60,000		
1.2	Net Profit	164,400	176,400	109,368
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		139,195	291,595
	<b>Total Cash Inflow</b>	<b>224,400</b>	<b>315,595</b>	<b>400,963</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	1205		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>85,205</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>139,195</b>	<b>291,595</b>	<b>376,963</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 12 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

Pictures













# FAMILY PICTURE

