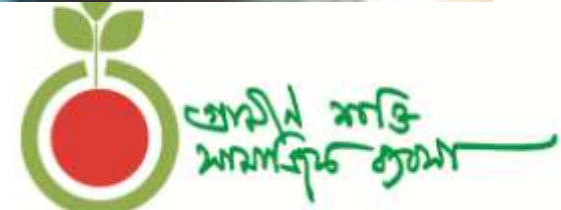


Proposed NU Business Name: **TANZEER STORE**



Project identification and prepared by: Pronob Kumar
Mohonto, Jamurki Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Tanzeer
Age	:	03-06-1993 (31 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 Brothers & 2 Sisters.
Address	:	Vill:Pakulla ,P.O: Jamurki ,P.S:Mirzapur, 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	:	Fensi Begum
(iii) Father's name	:	Md. Abu Taher
(iv) GB member's info	:	Branch: Jamurki, Centre #8 (Female), Member ID:6265/2 , Group No: 08 Member since: 29-07-2004 (14 Years) First loan: BDT = 5,000/- Last Loan = 110,000/-
Further Information:	:	Outstanding loan:= 1,07,470/-
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	05 years of business experience.
Own Business 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.	:	01752-736353
Family's Contact No.	:	01936-474382
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Fensi Begum joined Grameen Bank since 14 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	:	TANZEER STORE
Location	:	Pakulla ,Mirzapur,Tangail.
Total Investment in BDT	:	BDT 1,25,000/-
Financing	:	Self BDT 65,000/- (from existing business) 52% Required Investment BDT 60,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x10 ft= 150 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,ata,suger,soap,soft drinks etc.▪Average 15 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is won .▪Collects goods from Pakulla Bazar.▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,suger,oil,soft drinks etc.	3,000	90,000	1,080,000
		0	0
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
rice.dal.oil.soap,soft drinks etc.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		0	0
Generator		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

	Particulars	Existing			Particulars	Proposed			Proposed Total
		Quantity	Unit Price	Price		Quantity	Unit Price	Price	
1	rice	4	2250	9000	rice	10	2250	22,500	31,500
2	ata	2	1250	2500	ata	5	1250	6,250	8,750
3	oil	50	90	4500	suger	5	2500	12,500	17,000
4	soap	50	30	1500	oil	150	90	13,500	15,000
5	suger	1	2500	2500				0	2,500
.	soft drinks	20	500	10000				0	10,000
7				0				0	0
8				0				0	0
9				0				0	0
10									0
11	freeze	1	20000	20000					20,000
12	rack	2	5000	10000					10,000
13									5,300
14	others			5000	others			5,250	10,250
	Total			65,000				60,000	125,000

Entrepreneur's contibution

Investor's Investment

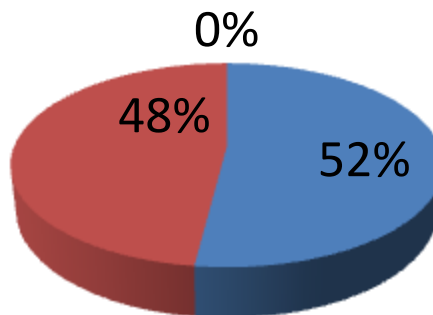
Total

Source of Finance

■ Entrepreneur's contibution 65000

■ Investor's Investment 60000

■ Total 125000



Financial Projection

BDT (TK)

4,365

0.62

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
rice.dal.oil.soap,soft drinks etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
		0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
rice.dal.oil.soap,soft drinks etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		440	5,280	5,544	5,821
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,635	79,620	80,601	81,631
Net Profit (E) [C-D]		11,365	136,380	146,199	156,509
Investment Payback			24,000	24,000	24,000

sales	4,000
Margin	15%
Contribution	600
Expense	3,400

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	60,000		
1.2	Net Profit	136,380	146,199	156,509
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		112,380	234,579
	Total Cash Inflow	196,380	258,579	391,088
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	112,380	234,579	367,088

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE