

Proposed NU Business Name: **CHAN MIA STORE**



Project identification and prepared by: Md Mozammel Hoque,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	CHAN MIA
Age	:	01-01-1982 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Kamar Naogaon, P.O: Meruaghona, P.S: Delduar, 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	:	LAL BHANU
(iii) Father's name	:	MD BELAYET HOSSAIN
(iv) GB member's info	:	Branch: Fazilhati, Centre # 23 (Female), Member ID: 2183, Group No: 07 Member since: 21-07-1990 (25 Years) First loan: 2,000 taka.
Further Information:		Existing loan: BDT 10,000 Outstanding loan: BDT 2,585
(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	:	Nineteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-032814
Brother Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAL BHANU joined Grameen Bank since 25 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHAN MIA STORE
Location	:	Chalk Para Bazaar, Tangail.
Total Investment in BDT	:	BDT 85,500
Financing	:	Self BDT 35,500(from existing business) 42% Required Investment BDT 50,000(as equity) 58%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of pond	:	20 ft x 08 ft= 160 square ft
Security of shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Bread, Chocolate, Chips, Oil, Sugar, Soap, Cosmetics, Tea, Betel leaf etc. ▪Average 15% gain on grocery item sales & 40% gain on tea & betel leaf sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from different company agent. ▪Agreed grace period is 4 months.

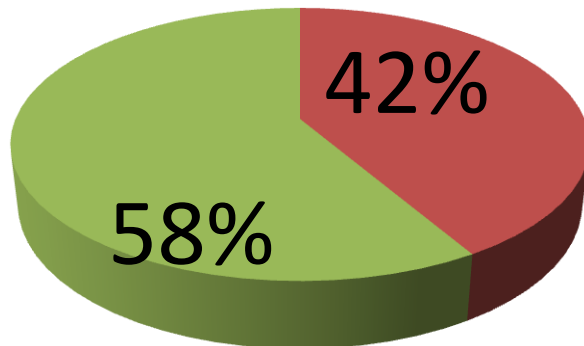
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery item	1,500	45,000	540,000
Tea & Betel leaf	500	15,000	180,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Confectionery item	1,275	38,250	459,000
Tea & Betel leaf	300	9,000	108,000
Total variable Expense (B)	1,575	47,250	567,000
Contribution Margin (CM) [C=(A-B)]	425	12,750	153,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		500	6,000
Mobile Bill		100	1,200
Transportation		200	2,400
Salary (self)		5,000	60,000
Guard		40	480
Entertainment		300	3,600
Total fixed Cost (D)		6,640	79,680
Net Profit (E) [C-D]		6,110	73,320

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit, Bread, Tooth Paste, Chocolate, Chanachur, Chips	6,450	10,000	16,450
Oil, Sugar, Soap, Washing powder & Cosmetics	19,050	20,000	39,050
Tea, Cake, Pulse, Banana, Egg, Betel leaf, Betel Nut etc	10,000	20,000	30,000
Total	35,500	50,000	85,500

Source of Finance



- Entrepreneur's Contribution 35,500
- Investor's Investment 50,000
- Total 85,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery item	2,500	75,000	900,000	945,000
Tea & Betel leaf	600	18,000	216,000	226,800
Total Sales (A)	3,100	93,000	1,116,000	1,171,800
Less. Variable Expense				
Confectionery item	2,125	63,750	765,000	803,250
Tea & Betel leaf	360	10,800	129,600	136,080
Total variable Expense (B)	2,485	74,550	894,600	939,330
Contribution Margin (CM) [C=(A-B)]	615	18,450	221,400	232,470
Less. Fixed Expense				
Rent		500	6,000	24,000
Electricity Bill		500	6,000	25,000
Mobile Bill		200	2,400	5,500
Transportation		400	4,800	16,500
Salary (self)		5,000	60,000	60,000
Guard		40	480	480
Entertainment		300	3,600	4,000
Total Fixed Cost		6,940	83,280	135,480
Net Profit (E) [C-D]		11,510	138,120	96,990
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	138,120	96,990
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		108,120
	Total Cash Inflow	188,120	205,110
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	108,120	175,110

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 19 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













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: চান মিয়া
Name: CHAN MIAH
পিতা: মোঃ বেলায়েত হোসেন
মাতা: লাল ভানু
Date of Birth: 01 Jan 1982
ID NO: 9312359713758

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: পাছপাড়া, কামার নগরী, ডাকঘর: মেরুয়াখোনা - ১৮১০,
দেলদুয়ার, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১২/০৪/২০০৮



FAMILY PICTURE

