

Proposed NU Business Name: **EVA STORE**



Project identification and prepared by: Md. Mohiuddin Rubel
Ghatail Unit, Tangail
Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. YOUSUF TALUKDER
Age	:	15-02-1982(34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Ghatail P.O: Ghatail P.S: Ghatail , 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	:	LATE. BEGUM
(iii) Father's name	:	LATE. AFAZ UDDIN
(iv) GB member's info	:	Branch: Beldoho Ghatail, Centre # 33 (Female), Member ID: 2623, Group No: 03 Member since: 15-01-2003 to 18-04-2010 (07Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: None, Outstanding loan: Nill
(v) Who pays GB loan installment	:	None
(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.)	:	None
Business Experiences and Training Info	:	Six years experience in running business. He has Three years training.
Other Own/Family Sources of Income	:	Brother's Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Late. Begum Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	EVA STORE
Location	:	Main Road, Ghatail,Tangail.
Total Investment in BDT	:	BDT 95,000
Financing	:	Self BDT 35,000(from existing business) 37% Required Investment BDT 60,000(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	09 ft x 10 ft= 90 Square ft
Security of the shop	:	BDT 24,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Parashut, oil,Pepsodent,milk,Washing Powder, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream,Tea,Etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The shop is rented.▪Collects goods from Ghatail Bazar.▪Agreed grace period is 3 months.

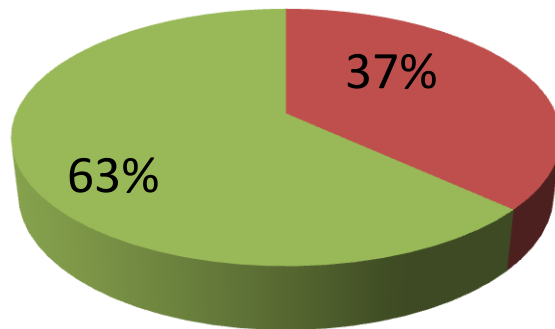
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery items	1500	45000	540000
Tea	200	6000	72000
Caram Board	100		
Total Sales (A)	1800	54000	648000
Less Variable Expense			
Soap,emitation lotion,oil,lipjel etc	1375	41250	495000
Total variable Expense (B)	1,375	41250	495000
Contribution Margin (CM) [C=(A-B)	425	12750	153000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		400	4800
Transportation		600	7200
Salary (self)		5000	60000
Entertainment		300	3600
Guard		50	600
Mobile bill		300	3600
Total fixed cost (D)		7,650	91800
Net Profit (E)= [C-D]		5,100	61200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Parashut, Noodles, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream ,Etc	14,000		14,000
Rice=20*1450		19,000	19,000
Pulse=5*6200		21,000	21,000
Flour=5*1100		5,500	5,500
Soyaben Oil=1*14500		14,500	14,500
Caram Board=1*9000	9,000		9,000
Rak=2*6000	12,000		12,000
Total	35,000	60,000	95,000

Source of Finance



■ Entrepreneur's Contribution 35,000

■ Investor's Investment 60,000

■ Total 95,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery items	2600	78000	936000	982800
Tea	250	7500	90000	
Caram Board	100	3000	36000	
Total Sales (A)	2950	88500	1062000	982800
Less Variable Expense				
Grocery items	2210	66300	795600	835380
Tea & betel leaf	125	3750	45000	47250
Total variable Expense (B)	2,335	70050	840600	882630
Contribution Margin (CM) [C=(A-B)]	615	18450	221400	232470
Less Variable Expense				
Rent		1,000	12,000	12,000
Electricity bill		400	4800	5000
Transportation		800	9600	10,000
Salary (Self)		5000	60000	60000
Entertainment		400	4800	4800
Generator		500	6000	6000
Guard		50	600	600
Mobile bill		450	5400	5400
Total fixed cost (D)		8,600	103200	103,800
Net Profit (E)= [C-D]		9850	118200	128,670
Investment Payback			36000	36,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	118,200	128,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		82,200
	Total Cash Inflow	178200	210870
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)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	82,200	174870

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

• বিস্মিতকারী রাসায়নিক রাসায়নিক •

ইজাজেটায়

এখানে ফ্রিজের যাবতীয় ঠাণ্ডা পানীয় পাওয়া যায় ॥





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



নাম: মোঃ ইউসুফ তালুকদার

Name: MD. YOUSUF TALUKDER

পিতা: মৃত আফাজ উদ্দিন

মাতা: বেগম

Date of Birth: 15 Feb 1982

ID NO: 9322808546276

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রকারী ব্যক্তিক অন্য কোম্পানি বাতলা গেলে বিক্রয় পেরি অফিসে অন্য কোম্পানি জন্য পুনরায় করা হলো।

টিকানা: গ্রাম/ডাক্তা. খটাইন নেরইন রোড, খটাইন নেরইন রোড, ছাত্তর, খটাইন - ১৯৮০, খটাইন পৌরসভা, খটাইন, ঝানাইন

সম্পাদকর্তা কর্তৃপক্ষের স্বাক্ষর
প্রদানের তারিখ: ৩১/০৭/২০০৮



FAMILY PICTURE