

Proposed NU Business Name: **TUSHAR STORE**



Project identification and prepared by: Md. Ataur Rahman
Bason Unit, Gazipur

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAMIDUL ISLAM
Age	:	30-03-1995 (21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother And 1 Sister
Present Address	:	Vill: Etahata P.O: Kodda Bazar P.S: Gazipur Shodar Dist: Gzipur
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NASIMA AKTER
(iii) Father's name	:	MD.TAKBIR HOSSAIN
(iv) GB member's info	:	Branch: Bashon, Centre # 26/M (Female), Member ID: 1970, Group No: 02 Member since: 25-10-2007 (09 Years) First loan: 15000 Taka.
Further Information:	:	Outstanding loan:Nil
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Five years experience in running business. He has no trained
Other Own/Family Sources of Income	:	Father's Income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01989738182
Fathers Contact No.	:	01963921952
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nasima Akter is a member of Grameen Bank. since 09 years. At first he took 15,000 taka loan from Grameen Bank. Hmida Begum gradually took loan from GB. Utilize loan in her Husband Business.

Proposed Nobin Udyokta Business Info

Business Name	:	Tushar Store
Location	:	Chowrasta, Gazipur
Total Investment in BDT	:	BDT =400000 taka
Financing	:	Self BDT 250000 (from existing business) 62% Required Investment BDT 150000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka
Proposed Salary	:	BDT 5,000 Taka
Size Of Shop	:	10 ft *12 ft=120 Square ft.
Sequiry Of The Shop	:	BDT 212,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Dal, Soyabin, Salad oil,Ghee,Flower,Cosmetic Item,Soap,Mosla Item,Suger,Salt,Wassing power etc.▪The business is operating by entrepreneur. Existing No employee.▪Collects goods from Saver.▪The shop is Rent.▪Average Gain on Sale 13%▪Agreed grace period is 3 months.

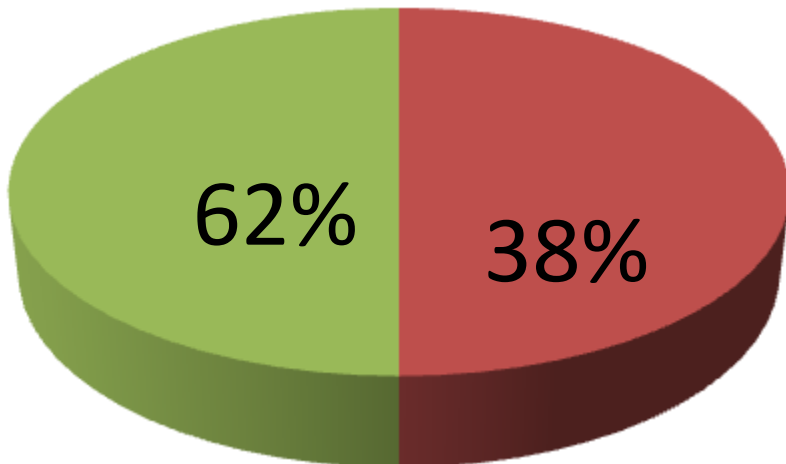
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	5500	165000	198,0000
Total Sales (A)	5500	165000	198,0000
Less. Variable Expense			
Grocery Item	4785	143550	1722600
Total variable Expense (B)	4785	143550	1722600
Contribution Margin (CM) [C=(A-B)]	715	21450	257400
Less. Fixed Expense			
Rent		5000	60000
Electricity Bill		600	7,200
Mobile Bill		150	1,800
Transportation		15,00	18,000
Entertainment+Genarator		100+300=400	4,800
Gurd		300	3,600
Salary(self)		5000	60000
Total fixed Cost (D)		12950	155400
Net Profit (E) [C-D]		8500	102000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice,Salt,Suger,potato	49940	56900	106840
Oil,Flour,parasut oil	34615	16500	51115
Ghee,Soap,Cosmatic	45260	31000	76260
Dal, Spice	87000	45600	132600
Parasut, Brush, Shampo,Etc	33185		33185
Total	250000	150000	400000

Source of Finance



- ➔ Entrepreneur Contribution :250000
- ➔ Investor Investment :150000
- ➔ Total Investment : 400000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	7,000	210000	2520000	2646000
Total Sales (A)	7,000	210000	2520000	2646000
Less. Variable Expense				
Grocery Item	6,090	182700	2192400	2302020
Total variable Expense (B)	6,090	182700	2192400	2302020
Contribution Margin (CM) [C=(A-B)]	910	27300	327600	343980
Less. Fixed Expense				
Rent		5000	60000	60000
Electricity Bill		600	7200	7200
Mobile bil		200	2400	2500
Transportation		2000	24000	25000
Entertainment +Getator		500	6000	6100
Gurd		300	3600	3600
Salary(Self)		5000	60000	60000
Total Fixed Cost		13600	163200	164400
Net Profit (E) [C-D]		13700	164400	179580
Investment Payback			90000	90000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	164,400	179,580
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		74,400
	Total Cash Inflow	314,400	253,980
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	74,400	163,980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0,Others:01
Experience & Skill : 02 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
Local competitors;

Pictures









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গ্রামীণ ব্যাংক

মহাজ্ঞানের দাশবই

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কেন্দ্রের নাম	ইন্ডাস্ট্রী	১৩/১৪
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গ্রামীণ ব্যাংক

বাসন গাজাপুর শাখা^{শাখা}

সহজ ঋণের পাশ বই

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সহজ ঋণের পাশ বই

বই ইস্যুর তারিখ

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শাখা ব্যবস্থাপকের স্বাক্ষর

