

## Proposed NU Business Name: **TANGAIL CHURI HOUSE & STORE**



Project identification and prepared by: Md. Forhad Hosen,  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>RIPON SOTRODAR</b>
Age	:	25-10-1983(33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers & 3 Sisters
Address	:	Vill: Godur gati P.O: Porabari, P.S: Tangail Sadar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>SAYA RANI SHUTRADHAR</b>
(iii) Father's name	:	<b>LATE SUNIL SHUTRADHAR</b>
(iv) GB member's info	:	Branch: Charabari , Centre # 3(male), Member ID: 1028, Group No: 01 Member since: 14-12-2005(09 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT nil, Outstanding loan: BDT nil
(v) Who pays GB loan installment	:	N/A
(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.	:	01916579106
Mother's Contact No.	:	01818262873
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAYA RANI SHUTRADHAR** joined Grameen Bank since 9 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	:	<b>TANGAIL CHURI HOUSE &amp; STORE</b>
Location	:	Somobay market, Tangail
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 400000/-(from existing business) 83% Required Investment BDT 80000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7ft x 5ft= 35 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Bangle etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed.</li><li>▪Collects goods from Dhaka.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

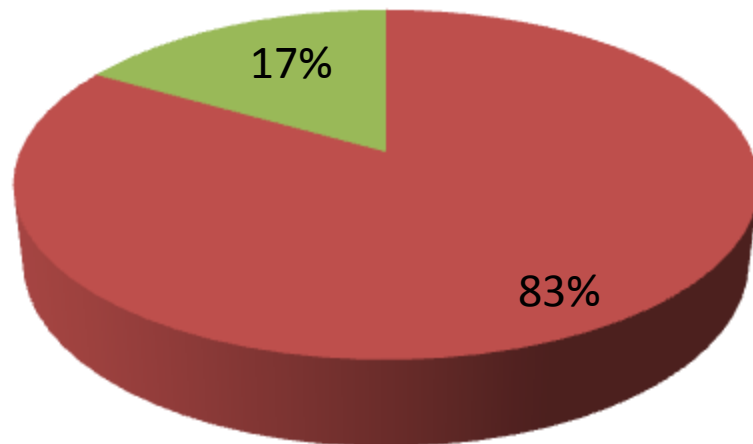
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bangle	2500	75000	900000
<b>Total sales (A)</b>	2500	75000	900000
<b>Less Variable Exp.</b>			
Bangle	1750	52500	630000
<b>Total Variable exp. (B)</b>	1750	52500	630000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>less fixed exp.</b>			
Rent		3000	36000
Electricity bill		400	4800
Transportation		1800	21600
Salary (self)		5000	60000
Salary (staff)		5000	60000
Entertainment		300	3600
Guard		180	2160
Mobile		300	3600
<b>total fixed cost (D)</b>		15980	191760
<b>Net profit (E) [C-D]</b>		<b>6520</b>	<b>78240</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bangle	100	650	65,000	50	600	30,000	95,000
Stone Bangle	129	2000	258,000	20	2000	40,000	298,000
purl Bangle	100	150	15,000		0	0	15,000
Ghorai	100	100	10,000			0	10,000
Others	1	2000	2,000			0	2,000
Plastick Bangle			0	10	1000	10,000	10,000
Security			50,000				50,000
<b>Total</b>	<b>430</b>		<b>400,000</b>	<b>80</b>		<b>80,000</b>	<b>480,000</b>

## Source of Finance



■ Entrepreneur's Contribution 400,000

■ Investor's Investment 80,000

■ Total 480,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Bangle	3550	106500	1278000	1341900
<b>Total Sales (A)</b>	<b>3550</b>	<b>106500</b>	<b>1278000</b>	<b>1341900</b>
less variable Expenses				
Bangle	2485	74550	894600	939330
Total variable Expenses (B)	2485	74550	894600	939330
<b>Contribution Margin (CM)= (A-B)</b>	<b>1065</b>	<b>31950</b>	<b>383400</b>	<b>402570</b>
<b>Less Fixed Expenses</b>				
Rent		3000	36000	36000
Electricity bill		400	4800	4800
Transportation		2000	24000	24000
Salary (self)		5000	60000	60000
Salary (staff)		10000	120000	120000
Entertainment		330	3960	3960
Guard		180	2160	2160
Mobile		400	4800	4800
Total Fixed Cost		21310	255720	255720
<b>Net Profit (E) (C-D)</b>		<b>10640</b>	<b>127680</b>	<b>146850</b>
Investment Payback			<b>48000</b>	<b>48000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	127,680	146,850
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		79,680
	<b>Total Cash Inflow</b>	207680	226530
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	79,680	178530

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 05 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

# টাঙ্গাইল চুড়ি হাউজ এন্ড স্টোর

এখানে চুড়ি, আংটি, বল, লকেট, ছিলা হয় এবং জিপি কালার করা হয়।

স্বাস্থ্যসাহাযী স্বপ্নসেৱা খাৰা তীৱ্থা জিলাস, সিদ্ধি কৰা হয়।

নিউ মডাৰ্ন সুপাৰ মাৰ্কেট, টাঙ্গাইল। দোকান-নং(৬) মোবাঃ ০১৯১৬-৫৭৯১০৬, ০১৯১৬-৫৭৯১০৭



টাঙ্গাইল  
চুড়ি হাউজ এন্ড স্টোর



টাঙ্গাইল  
চুড়ি হাটস এন্ড স্টোর





তাজ  
চুড়ি হাউস







হাইল  
এন্ড টোর





বাবতীয় জিনিস বিক্রয় করা ও ২১-২২ কারেন্ট রেজিষ্টার গুলি  
বিক্রয় করা এবং বর্তন নেওয়া মা।



সমবায় নিউ মার্জাল সুপার মার্কেট, (২য় তলা), চৈনাইল।





টাজাইল  
ফ্রি হাউস এন্ড স্টোর







# FAMILY PICTURE

