

Proposed NU Business Name: **TINNI STORE**



Project identification and prepared by: Md.Sirajul Islam (Rasal) ,
Kaliakair Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:RAMIM HOSEN
Age	:	10-02-1999 (18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Not applicant
No. of siblings:	:	3 Brothers, 1 Sister.
Address	:	Vill: Quairchala P.O: Chabagan P.S: Kaliakair, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROKIA BEGUM
(iii) Father's name	:	MD: OSMAN GONI
(iv) GB member's info	:	Branch: Moddopara,Chabagan , Centre # 15 (Female), Member ID: 2741, Group No: 05 Member since: 31/01/2000 (17 Years) First loan: BDT 5,000 /- Last loan :35,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 35,000
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	1 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01675-023810
Family's Contact No.	:	01766-500873
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKIA BEGUM joined Grameen Bank since 17 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	:	TINNI STORE
Location	:	Jamalpur Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 12 ft= 96 square ft
Security of the shop	:	: 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Soft drinks,light,milk,tea etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪The shop is Rented.▪Collects goods from Company.▪Agreed grace period is 3 months.

Existing Business (BDT)

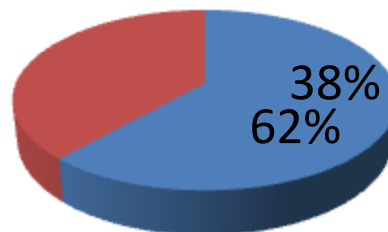
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink,biskit,balb,milk etc.	500	15,000	180,000
Tea sales	700	21,000	252,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Soft drink,biskit,balb,milk etc.	400	12,000	144,000
Tea sales	350	10,500	126,000
Total variable Expense (B)	750	22,500	270,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		500	6,000
Transportation		300	3,600
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (self)		5,000	60,000
Gard		150	1,800
Total fixed Cost (D)		7,550	90,600
Net Profit (E) [C-D]		5,950	71,400

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Soft Drink	12	420	5,040	20	8,400	13,440
Juse	5	480	2,400	10	4,800	7,200
Lacchi	5	180	900	10	1,800	2,700
Koil	20	50	1,000	20	1,000	2,000
Ludus	20	30	600	20	600	1,200
Lexas	10	80	800	30	2,400	3,200
Glokous	18	50	900	30	1,500	2,400
Biskit	140	50	7,000	100	5,000	12,000
Chanachur	110	20	2,200	100	2,000	4,200
Fridge	1	20000	20,000	0	0	20,000
Security	0	0	20,000	0	0	20,000
Others	0	0	19,160	0	22,500	41,660
Total			80,000		50,000	130,000

Source of Finance

■ Entrepreneur's contibution 80,000
 ■ Investor's Investment 50,000
 ■ Total 1,30,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Soft drink,biskit,balb,milk etc.	700	21,000	252,000	264,600
Tea sales	800	24,000	288,000	302,400
Total Sales (A)	1,500	45,000	540,000	567,000
Less. Variable Expense				
Soft drink,biskit,balb,milk etc.	560	16800	201600	211680
Tea sales	400	12,000	144,000	151,200
Total variable Expense (B)	960	28,800	345,600	362,880
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400	204,120
Less. Fixed Expense				
Rent		1,200	14,400	14,400
Electricity Bill		500	6,000	6,000
Transportation		300	3,600	3,600
Mobile Bill		200	2,400	2,400
Entertainment		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Gard		150	1800	1,800
Total Fixed Cost		7,550	90,600	90,600
Net Profit (E) [C-D)		8,650	103,800	113,520
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	103,800	113,520
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		73,800
	Total Cash Inflow	153,800	187,320
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	73,800	157,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jamalpu Bazar
,Kliakor,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





KILLER
KISS



KILLER
CROSS
OVER

भुजिक
बिस्किट









FAMILY PICTURE

