

Proposed NU Business Name: **TIN VHAI VARIETY STORE**



Project identification and prepared by: Md.Majnu Hossen,
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RASHEDUL HAQUE
Age	:	16-03-1989 (28 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Bother
Address	:	Vill: Nogorhat, P.O: Nogorhat, P.S:Shajahanput, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST.MOSINA BEGUM
(iii) Father's name	:	MD.ABDUL RAHMAN
(iv) GB member's info	:	Branch:Dhaunt, Centre # 30 (Female), Member ID:2737; Group No:01 Member since: 20-07-1992(8 Years) First loan: -7,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: NILL
(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	:	07 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-820568
Mother's Contact No.	:	01723-510541
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOSINA BEGUM joined Grameen Bank since 08 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TIN VHAI VARIETY STORE
Location	:	9 Moil,Shajahanpur,Bogra.
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 245,000/-(from existing business) 78% Required Investment BDT 70,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 8 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Aiar, Rig, Haps, Tube, Enarge Balp, XL,Etc. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed. ▪The shop is rented. ▪Collects goods from Bogra. ▪Agreed grace period is 3 months.

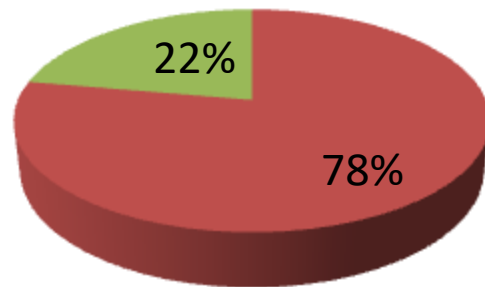
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Aiar, Rig, Haps, Tube, Enarge Balp, XL,Etc.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Aiar, Rig, Haps, Tube, Enarge Balp, XL,Etc.	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		800	9,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		400	4,800
Mobile Bill		300	3,600
Total fixed Cost (D)		9,800	117,600
Net Profit (E) [C-D)		5,200	62,400

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Taiar	30	12,750	27,000	30	425	12,750	39,750
Rig	10	340	3,400	30	340	10,200	13,600
Haps	48	121	5,808	100	125	12,500	18,308
Tube	50	138	6,900	50	275	13,750	20,650
Enarge Balp	35	135	4,725	70	135	9,450	13,575
Pandal	48	47	2,256	15	700	10,500	12,756
Barak Show	15	130	1,950				1,950
XL	4	700	2,800				2,800
Beyaring	700	125	87,500				87,500
Isporok	28	275	7,700				7,700
Others			1,211			850	2,061
Security			90,000				90,000
Total	968		245,000	295		70,000	315,000

Source of Finance



- Entrepreneur's Contribution 245,000
- Investor's Investment 70,000
- Total 315,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Aiar, Rig, Haps, Tube, Enarge Balp, XL,Etc.	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense	0				
Aiar, Rig, Haps, Tube, Enarge Balp, XL,Etc.	6,300	189,000	2,268,000	2,381,400	2,500,470
Total variable Expense (B)	6,300	189,000	2,268,000	2,381,400	2,500,470
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
House rant		1000	12,000	12,000	12,000
Electricity Bill		800	9,600	9,600	9,600
Transportation		2000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		400	4,800	4,800	4,800
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		9,900	118,800	118,800	118,800
Net Profit (E) [C-D]		11,100	133,200	145,800	159,030
Investment Payback			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	133,200	145,800	159,030
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		105,200	223,000
	Total Cash Inflow	203,200	251,000	382,030
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	105,200	223,000	354,030

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:02 Others:0
Experience & Skill : 07 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







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ভার্সিটি
ফোর

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FAMILY PICTURE

