

Proposed NU Business Name: **M/S TUHIN AND JONI STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:GIAS UDDIN
Age	:	12-07-1996 (21 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	05 Brothers ,01 Sisters
Address	:	Vill: Jagoatpur, P.O: Dagonbhuiyan, P.S: Dagonbhuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOHASAYNA BEGUM
(iii) Father's name	:	LETE:ABDUL HAQUE
(iv) GB member's info	:	Branch: Dagonbhuiyan , Centre # 41 (Female), Member ID: 2539, Group No: 02 Member since: 1994 to 2001 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 10000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	0years experience in running business.04 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01852387510
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOHASAYNA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	M/S TUHIN AND JONI STORE
Location	:	Fazilayer ghat road, Dagonbhuiyan,feni.
Total Investment in BDT	:	BDT 160000/-
Financing	:	Self BDT 100000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Softdrink,Chipes,cosmetics,babymilk etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after getting equity money. Collects goods from Feni. Agreed grace period is 3 months.

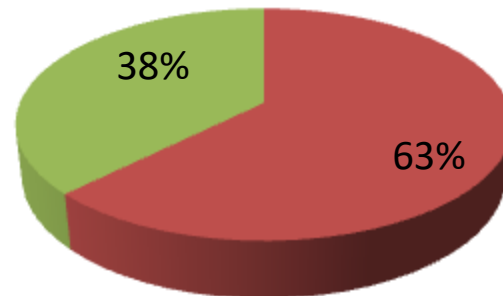
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Softdrink,Chipes,cosmetics,babymilk	4500	135000	1620000
Total Sales (A)	4500	135000	1620000
Less Variable Expense			
Softdrink,Chipes,cosmetics,babymilk	3825	114750	1377000
Total variable Expense (B)	3825	114750	1377000
Contribution Margin (CM) [C=(A-B)]	675	20250	243000
Less Variable Expense			
Rent		3000	36000
Electricity bill		1500	18000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		100	1200
Generator		200	2400
Mobile bill		500	6000
Total fixed cost (D)		10950	131400
Net Profit (E)= [C-D]		9300	111600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft drink	0	0	25000	0	0	10000	45000
Horlix	7	500	3500	0	0	0	3500
Lectorzen	8	500	4000	0	0	0	4000
Biomil	6	400	2400	0	0	0	2,400
Biscuit	0	0	5000	0	0	0	5,000
Cosmetices	0	0	15000	0	0	0	15,000
Load	0	0	4000	0	0	5,000	9,000
Card	0	0	1100	0	0	0	1,100
Bikes	0	0	20000	0	0	20,000	40,000
Otherts	0	0	20000	0	0	25,000	45,000
Total	0	0	100000	0	0	60,000	160,000

Source of Finance



- Entrepreneur's Contribution
100,000
- Investor's Investment
60,000
- Total 160,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Softdrink,Chipes,cosmetics,babymilk	7940	238200	2858400	3001320	3151386
Total Sales (A)	7940	238200	2858400	3001320	3151386
Less Variable Expense					
Softdrink,Chipes,cosmetics,babymilk	6749	202470	2429640	2551122	2678678.1
Total variable Expense (B)	6749	202470	2429640	2551122	2678678.1
Contribution Margin (CM) [C=(A-B)]	1191	35730	428760	450198	472707.9
Less Variable Expense					
Rent		3000	36000	36000	36000
Electricity bill		2000	24000	24200	24400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		17150	205800	206400	207000
Net Profit (E)= [C-D]		18580	222960	243798	265707.9
Investment Payback			24,000	24,000	24,000

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

SR#	<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	60,000		
1.2	Net Profit	222960	243798	265707.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		198,960	418,758
	Total Cash Inflow	282,960	442,758	684,466
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	198,960	418,758	660,466

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:00
Experience & Skill : 17 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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FAMILY PICTURE

