

Proposed NU Business Name: **TAREK STORE**



Project identification and prepared by: Md. Bella Hosen  
Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



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

Name	:	<b>TAREKUR RAHMAN</b>
Age	:	01-05-1986 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers & 2 Sister
Address	:	Vill: Poschim Pathan nogor, P.O: Patan Nagor, P.S: Chagolnya, 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	:	<b>ALEYA BEGUM</b>
(iii) Father's name	:	<b>MD.ROBIUL HOQ</b>
(iv) GB member's info	:	Branch: Pathan Nagor, Centre # 05 (Female), Member ID: 1053/1, Group No: 03 Member since 5-3-2006-2012 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(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	:	10 Years experience in the business and He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-014535
Mother's Contact No.	:	01838-561310
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALEYA BEGUM** joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	: <b>BHUIYAN METTAL</b>
Location	:	Pathan Nagor Bazer,chagolnaiya, Fani
Total Investment in BDT	:	BDT 1,65,000/-
Financing	:	Self BDT 115,000/-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently running a shop.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Average 25 % gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

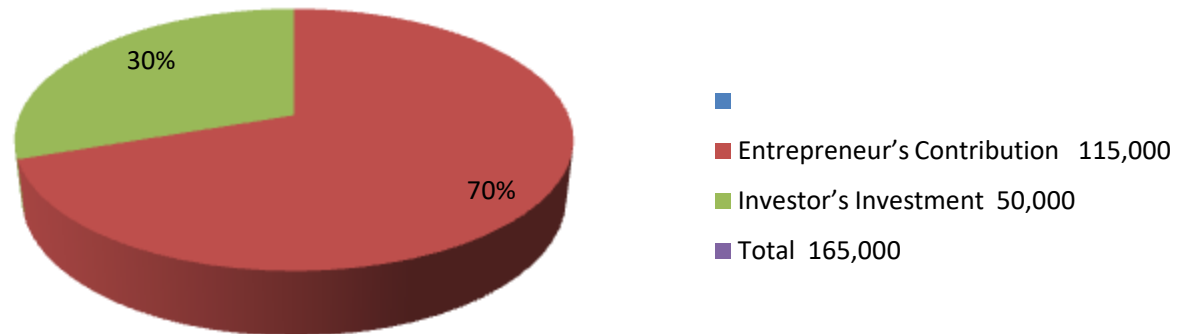
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Confectionery item	60,000	720,000
<b>Total Sales (A)</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>		
Confectionery item	45,000	540,000
<b>Total variable Expense (B)</b>	<b>45,000</b>	<b>540,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	200	2,400
Rent	1,200	14,400
<b>Total fixed Cost (D)</b>	<b>8,500</b>	<b>102,000</b>
<b>Net Profit (E) [C-D]</b>	<b>6,500</b>	<b>78,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	100	55	5,500	100	55	5,500	11,000
Biscuit	100	20	2,000	100	20	2,000	4,000
Potato	100	8	800	100	8	800	1,600
Soap	100	37	3,700	100	37	3,700	7,400
Washing Powder	100	60	6,000	100	60	6,000	12,000
Juice	50	55	2,750	50	55	2,750	5,500
Coil	30	40	1,200	30	40	1,200	2,400
Others	431	100	43,050			28,050	71,100
Security	1	50000	50,000	0	0	0	50,000
<b>Total</b>	<b>1011.5</b>		<b>115,000</b>	<b>961</b>		<b>50,000</b>	<b>165,000</b>

## Source of Finance



### Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Confectionery item	85,000	1,020,000	1,071,000	1,124,550
<b>Total Sales (A)</b>	<b>85,000</b>	<b>1,020,000</b>	<b>1,071,000</b>	<b>1,124,550</b>
<b>Less. Variable Expense</b>				
Confectionery item	63,750	765,000	803,250	843,413
<b>Total variable Expense (B)</b>	<b>63,750</b>	<b>765,000</b>	<b>803,250</b>	<b>843,413</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>21,250</b>	<b>255,000</b>	<b>267,750</b>	<b>281,138</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	1,500	18,000	19,000	2,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	450	5,400	7,500	9,500
Entertainment	200	2,400	3,000	3,500
Rent	1,200	14,400	14,400	14,400
<b>Total Fixed Cost</b>	<b>8,750</b>	<b>105,000</b>	<b>109,400</b>	<b>95,400</b>
<b>Net Profit (E) [C-D]</b>	<b>12,500</b>	<b>150,000</b>	<b>158,350</b>	<b>185,738</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	150,000	158,350	185,738
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		130,000	268,350
	<b>Total Cash Inflow</b>	<b>200,000</b>	<b>288,350</b>	<b>454,088</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>130,000</b>	<b>268350</b>	<b>434,088</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
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

Pictures









# FAMILY PICTURE

