

Proposed NU Business Name: MS TOA STORE



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Sokhipur Unit, Tangail
Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Abul Hasem
Age	:	01-05-1982 (35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Son 01 Daughter
No. of siblings:	:	01 Brother 0 Sisters,
Address	:	Vill:Sokipur, P.O: Sokipur, P.S: Shokipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. NURJAHAN
(iii) Father's name	:	MD.ANOWER HOSSEN
(iv) GB member's info	:	Branch: Sokipur, Centre # 63 (male), Member ID: 7067, Group No: 09 Member since: 30-04-1997 (20Years) First loan: BDT 5,000
Further Information:		Existing Loan:40,000 /-, Outstanding loan:/--
(v) Who pays GB loan installment	:	No
(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	:	04 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01864-307070
Mother's Contact No.	:	01685-762743
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NURJAHAN joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land Business.

Proposed Nobin Udyokta Business Info

Business Name	:	TUIA STORE
Location	:	Mujib College road, Sokipur
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	33 ft x 20 ft= 660 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a Shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from kortia.▪The shop is own

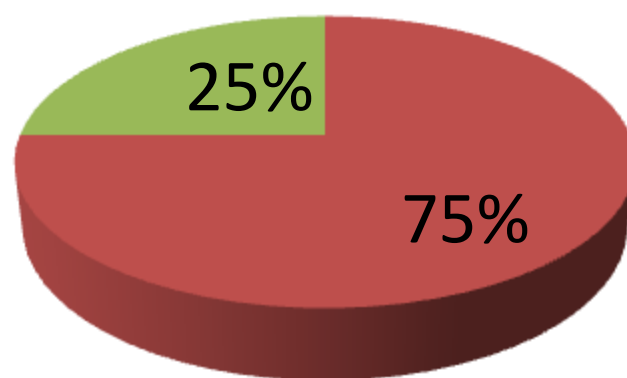
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Suger,Dal,Soap,Flour,Oil,Drinking water	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			
Rice,Suger,Dal,Soap,Flour,Oil,Drinking water	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Electric Bill		1000	12000
Salary (Self)		5000	60000
Mobil Bill		300	3600
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	20	2350	47000	10	2350	23500	70500
Dal	3	5000	15000	2	5000	10000	25000
Oil	60	105	6300			0	6300
Flour	7	1020	7140	3	1020	3060	10200
Spice			20000				20000
Drinking Water			7000				7000
Chaff	5	1000	5000				5000
Cosmatic			40000				40000
Other			2560			13440	16000
Total	95		150000	15		50,000	200000

Source of Finance



- Entrepreneur's Contribution
150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Suger,Dal,Soap,Flour,Oil,Drinking water	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Rice,Suger,Dal,Soap,Flour,Oil,Drinking water	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Electric Bill		1000	12000	12300	12600
Salary (Self)		5000	60000	60000	60000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6300	75600	76000	76400
Net Profit (E)= [C-D]		7200	86400	90720	95256
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66400	137120
	Total Cash Inflow	136,400	157,120	232,376
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	66,400	137,120	212,376

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures





জমিন-০৫
স্বাক্ষর
তারিখ





FAMILY PICTURE

